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FAMILY ECONOMICS REVIEW

HIGHLIGHTS/SPRING 1975

FOOD PLANS AND FAMILY BUDGETING

IMPROVING AND REPAIRING THE FAMILY HOME

THE COST OF CONVENIENCE

ZINC IN FOODS

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Consumer and Food Economics Institute
Agricultural Research Service
U.S. DEPARTMENT OF AGRICULTURE

FAMILY ECONOMICS REVIEW is a quarterly report on research of the Consumer and Food Economics Institute and on information from other sources relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

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FOOD PLANS AND FAMILY BUDGETING[1]

by Betty Peterkin

Three USDA Family Food Plans (low cost, moderate cost, and liberal) have been revised. The Winter 1975 issue of FAMILY ECONOMICS REVIEW presented information on this revision—the reasons for it, the data used, the nutritional quality of the plans, and procedures for estimating costs.

The quantities of foods in the plans and the costs for the plans estimated each month are used in numerous ways. The Department and others use the plans as a basis for guidance materials that help families to select nutritious diets that they can afford. The food components of the *Bureau of Labor Statistics*' budgets at three levels are based on the three USDA food plans. Camps and institutions use the plans to estimate food needs and evaluate food used. Public and private assistance agencies use the costs for the plans in establishing food cost standards for needy families and children in foster homes; lawyers, courts, and the *Internal Revenue Service* use them to determine rates for care of dependents. Economists use the plan costs as a base for economic assumptions regarding the cost of a good diet for families of different size and composition.

The food plans and their costs can be used as guides in working out food budgets for families.[2] The food plans (tables 1, 2, and 3) show the kinds and amounts of food that the family might purchase, or obtain in other ways, to provide well-balanced meals and snacks for family members. The costs for the food plans (see p. 18 for costs for January 1975) are guides to how much money a family might reasonably spend for food.

Selecting the Plan and Figuring Its Cost

The family may select their plan—low cost, moderate cost, or liberal—in one of these two ways:

1. Select the plan that costs the amount that other families, similar in size and income, spend for food on the average. The food plans that could be followed by using the money that families of different sizes and incomes spend, on the average are shown in table 4.

2. Select the plan that costs about the amount the family currently budgets (or would like to budget) for food. To find this plan, figure the costs for the three plans for January 1975 for the family, using the costs given on page 18. Find the weekly cost for each person eating from family food supplies. List the amount opposite the age and sex of each person as follows:

- For family members who eat all meals at home (or carry meals from home, such as lunches or picnics), use the weekly cost given in the table.
- For family members who eat some meals out, deduct from the cost in the table, 5 percent for each meal not eaten at home. For example, if a child eats lunch out five times a week, subtract 25 percent, or one-fourth, of the cost shown for the child's age group.
- For guests and others who occasionally eat with the family, list 5 percent of the cost in the table for the proper age group for each meal. Suppose grandmother eats her midday and evening meals with the family every Sunday. Add 10 percent, or one-tenth, of that amount for women of her age.

Next, total the costs listed and adjust the total if there are more or fewer than four persons *usually* eating at the family table. Costs in the table on page 18 are for individuals in families of four persons. Adjustment is necessary because large families tend to buy and use

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[1] This article is an adaptation of a paper "USDA Family Food Plans, 1974" presented at The National Agricultural Outlook Conference in December 1974. The complete paper may be ordered from the Consumer and Food Economics Institute (see address inside cover page).

[2] For additional information on food money management, see *Your Money's Worth in Foods*, USDA, HG 183. Single copies are available free from the Office of Communication, U.S. Department of Agriculture, Washington, D.C. 20250.

Table 1.--Low-cost food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Accessories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	5.70	0.56	2.1	0.15	0.35	0.42	0.06	3.43	6/ 0.71	0.02	0.06	0.05	0.05	0.18	0.06
1-2 years-----	3.57	1.26	3.6	.16	.23	1.01	.60	2.88	6/ .99	.27	.76	.33	.12	.36	.68
3-5 years-----	3.91	1.52	2.7	.25	.25	1.20	.85	2.95	.90	.30	.91	.57	.38	.71	1.02
6-8 years-----	4.74	2.03	2.9	.39	.31	1.58	1.10	3.67	1.11	.45	1.27	.84	.52	.90	1.43
9-11 years----	5.46	2.57	3.9	.44	.38	2.13	1.41	4.81	1.24	.62	1.65	1.20	.61	1.15	1.89
Male:															
12-14 years---	5.74	2.98	4.0	.56	.40	1.99	1.50	3.90	1.15	.67	1.88	1.25	.77	1.15	2.61
15-19 years---	5.49	3.74	4.0	.34	.39	2.20	1.87	4.50	.90	.75	2.10	1.55	1.05	1.04	3.09
20-54 years---	2.74	4.56	4.0	.33	.48	2.32	1.87	4.81	.93	.71	2.10	1.47	.91	.81	2.11
55 years and over-------	2.61	3.63	4.0	.21	.61	2.38	1.72	4.92	1.02	.62	1.73	1.23	.77	.90	1.16
Female:															
12-19 years---	5.63	2.55	4.0	.24	.46	2.17	1.17	4.57	.75	.63	1.44	1.05	.53	.88	2.44
20-54 years---	3.02	3.21	4.0	.19	.55	2.34	1.40	4.17	.71	.55	1.31	.94	.59	.72	2.13
55 years and over-------	3.01	2.45	4.0	.15	.62	2.54	1.22	4.57	.97	.58	1.24	.86	.38	.64	1.11
Pregnant------	5.25	3.68	4.0	.29	.67	2.80	1.65	4.99	.95	.66	1.52	1.06	.55	.78	2.56
Nursing-------	5.25	4.16	4.0	.26	.66	2.99	1.67	5.33	.78	.61	1.55	1.16	.76	.91	2.70

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-tenth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

Table 2.--Moderate-cost food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Acces-sories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	6.46	0.80	2.2	0.13	0.41	0.49	0.06	3.98	6/ 0.64	0.02	0.06	0.05	0.05	0.19	0.08
1-2 years-----	4.04	1.69	4.0	.15	.29	1.24	.59	3.44	6/ 1.03	.26	.81	.33	.12	.26	.79
3-5 years-----	4.74	1.88	3.0	.22	.30	1.46	.85	3.51	.74	.27	.82	.73	.41	.81	1.42
6-8 years-----	5.79	2.60	3.3	.34	.37	1.94	1.17	4.39	.84	.39	1.14	1.11	.56	1.03	1.97
9-11 years----	6.68	3.31	4.0	.38	.45	2.61	1.40	5.76	1.03	.51	1.47	1.51	.66	1.31	2.63
Male:															
12-14 years---	7.02	3.77	4.0	.48	.48	2.44	1.52	4.66	.94	.56	1.69	1.54	.85	1.34	3.65
15-19 years---	6.65	4.65	4.0	.29	.47	2.73	2.00	5.45	.80	.67	1.98	1.82	1.05	1.15	4.41
20-54 years---	3.38	5.73	4.0	.29	.59	2.92	1.94	5.93	.76	.65	1.97	1.65	.95	.96	2.95
55 years and over-------	2.97	4.64	4.0	.19	.70	2.91	1.69	5.88	.89	.53	1.58	1.45	.87	1.05	1.50
Female:															
12-19 years---	6.22	3.32	4.0	.24	.53	2.62	1.21	5.38	.68	.56	1.34	1.22	.56	.97	3.36
20-54 years---	3.35	4.12	4.0	.19	.62	2.84	1.35	4.94	.54	.49	1.28	1.08	.65	.81	2.89
55 years and over-------	3.35	3.21	4.0	.14	.72	3.09	1.17	5.50	.81	.52	1.20	.98	.45	.73	1.39
Pregnant------	5.44	4.57	4.0	.25	.91	3.52	1.60	6.13	.73	.83	1.77	1.28	.46	.85	3.50
Nursing-------	5.31	5.01	4.0	.26	.91	3.76	1.73	6.52	.74	.81	1.84	1.42	.69	1.00	3.79

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-sixth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

Table 3.--Liberal food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Accessories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	6.94	0.97	2.3	0.14	0.43	0.60	0.06	4.71	6/ 0.64	0.02	0.05	0.06	0.05	0.20	0.09
1-2 years-----	4.26	2.07	4.0	.17	.31	1.50	.59	4.10	6/ 1.07	.28	.82	.35	.13	.27	.95
3-5 years-----	5.08	2.35	3.1	.23	.32	1.77	.85	4.18	.76	.27	.79	.78	.45	.85	1.74
6-8 years-----	6.25	3.18	3.4	.36	.40	2.35	1.18	5.21	.85	.39	1.08	1.23	.60	1.08	2.41
9-11 years----	7.21	4.04	4.0	.39	.48	3.15	1.41	6.83	1.04	.51	1.39	1.67	.71	1.38	3.21
Male:															
12-14 years---	7.57	4.57	4.0	.50	.51	2.94	1.52	5.52	.95	.56	1.60	1.71	.92	1.40	4.47
15-19 years---	7.18	5.59	4.0	.31	.50	3.29	2.01	6.45	.84	.69	1.92	2.05	1.07	1.20	5.36
20-54 years---	3.64	6.83	4.0	.32	.62	3.51	1.95	6.99	.79	.66	1.91	1.86	.95	1.00	3.54
55 years and over-------	3.24	5.54	4.0	.19	.76	3.52	1.68	6.97	.89	.54	1.49	1.57	.94	1.09	1.82
Female:															
12-19 years---	6.72	3.97	4.0	.25	.56	3.15	1.21	6.34	.71	.59	1.31	1.35	.54	.98	4.09
20-54 years---	3.62	4.86	4.0	.20	.66	3.41	1.35	5.81	.56	.51	1.24	1.22	.66	.84	3.47
55 years and over--------	3.65	3.79	4.0	.15	.76	3.71	1.14	6.42	.74	.54	1.17	1.12	.48	.77	1.66
Pregnant------	5.91	5.43	4.0	.26	.96	4.22	1.57	7.17	.70	.87	1.70	1.45	.46	.87	4.20
Nursing-------	5.76	5.97	4.0	.28	.97	4.51	1.72	7.66	.75	.84	1.76	1.58	.68	1.02	4.52

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-fourth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

foods more economically than small families. If the family has—

1 person	add 20 percent
2 persons	add 10 percent
3 persons	add 5 percent
4 persons	use as is
5 persons	subtract 5 percent
6 or more persons	subtract 10 percent

Then compare the costs for the plans with the amount the family budgets for food to find which plan best fits the budget.

Comparing the Cost of the Plan with Family Food Expenditures

Compare the cost of the plan for the family with the amount of money actually spent for food eaten at home during a week. Do not count the amount spent at the grocery store for nonfood items, such as soap, cigarettes, paper goods, and pet foods. The cost estimates do not include such items, which account for over 20 cents of every dollar spent in supermarkets.

If the amount spent is about the same as the cost of the foods in the plan, it is sufficient to provide nutritious meals. If it is considerably more, the family probably could use some help in holding food costs down. If the amount is a great deal less, the family may not be getting the assortment of foods needed.

Necessarily, the costs of the USDA food plans are only rough guides to spending. The amount a family spends may be more or less, depending on:

- What foods are selected.
- Where the family buys its food.
- How much food is prepared at home.
- Whether some of the food is produced at home.
- How carefully the family plans and buys.
- The importance the family places on food in relation to other family needs.

Spending the amount that the foods in the plan cost does not automatically lead to well-balanced meals. A diet that includes a variety of different kinds of foods is needed to supply the nutrients for growth and good health. Following the selected food plan is one way to help assure that family members get the nutrients they need. Amounts of foods to buy to follow the plan can be estimated for the family and compared with amounts the family buys to see what, if any, changes are needed to follow the plan.

Figuring the Amounts of Foods in the Food Plan

Use table 1, 2, or 3, which shows the amounts of food in each food group in the plans for men, women, and children of different ages, to figure the amount of food in the plans for the family. List the amounts of food in each food group opposite the sex and age of each person eating from the family food supply as follows:

- For family members who eat all meals at home (or carry meals from home), use the amount given in the table.
- For family members who eat some snacks or meals out regularly, deductions should be made—

  From the food groups containing the foods eaten away, if possible. For example, if a family member buys a doughnut and a half-pint of milk at work five mornings a week, deduct from the bakery products group the weight of five doughnuts and from the milk group 1.25 quarts of milk.

  From all food groups, if whole meals that include foods from all or most food groups are eaten away. Deduct 5 percent of the suggested amount of each food group for an average size meal eaten away. Deduct more or less than 5 percent if the meal is unusually large or small.
- For guests and others who occasionally eat with the family, add 5 percent of the amount of each food group suggested for the proper age group for each meal.

Total for each person the amounts of food in each food group to find the amount of food suggested in the plan for the family for a week.

Figuring the Amounts of Food Used by the Family

Total the amount of food purchased (or brought into the kitchen from the farm or garden) that is used to prepare meals and snacks for the family for a week. Do this separately for the food groups in the food plan.

Before amounts of various foods in a group can be totaled, they must be converted to the amounts of a common unit—pounds and decimal parts of a pound, for example. Most produce and meat are sold by the pound; many processed foods show the net weight on the label in ounces. To convert ounces to decimal parts of a pound, use the table below:

Ounces	*Pound*	*Ounces*	*Pound*
1	0.06	9	0.56
2	.12	10	.62
3	.19	11	.69
4	.25	12	.75
5	.31	13	.81
6	.38	14	.88
7	.44	15	.94
8	.50	16	1.00

Milk, cheese, ice cream. Total the amounts of fluid milk and beverages made from dry or evaporated milk used. Add milk products, counting as equal to one quart of milk: 6 ounces of natural or processed cheese, 2½ pounds of cottage cheese; 3 pints of ice cream or ice milk.

Meat, poultry, fish. Total the weight in pounds of all meat, poultry, and fish used. Add the approximate weight of the meat, poultry, or fish contained in commercially prepared mixtures. For example, if about one-fourth of a 1-pound meat pie appears to be meat, add 0.25 pound of meat to the meat group.

Dry beans and peas, nuts. Add the weight of peanut butter, dry mature beans, peas, and lentils, and shelled nuts used. If processed dry legumes are used, such as canned pork and beans, black-eyed peas, butterbeans, and the like, add only 0.33 pound for every pound used.

Vegetables and fruit. These groups—dark-green and deep-yellow vegetables, citrus fruit and tomatoes, potatoes, and other vegetables and fruit—include items purchased raw, canned, frozen, and dried. Groups, except potatoes, include juices also. Total the weight of the foods in these groups as brought into the kitchen with these exceptions: (1) For frozen concentrated juices, add the weight of the reconstituted juice, or the weight on the can times four. (2) For dehydrated potatoes, add the weight of an equal amount of fresh potatoes, or the weight on the package times seven.

Add the approximate weight of vegetable or fruit in canned or frozen mixtures used.

Flour, cereal, bread, bakery products, fats and oils, sugar and sweets, accessories. Total the amounts of these foods by their weight. Include only the amounts *used* during the week.

Comparing the Food Used with the Food Plan

If the amounts of groups of foods used in the week are similar to those in the selected plan, the family probably has a good diet. However, the plan is only one of many ways foods can be combined to get a good diet. Meals are not necessarily poor if amounts of foods used are not exactly as suggested.

The amount of food purchased may differ from that shown in the plan because of the form in which foods are purchased. For example, the amounts of vegetables and fruits in the plan assume that fresh, canned, frozen, and dried items are purchased in proportions typical of average consumption. If the family uses fresh vegetables and fruit almost exclusively during certain times of the year, the amounts used should exceed the amount in the plan by about 10 percent to allow for the greater amount of refuse. If, on the other hand, frozen and canned fruits and vegetables are used exclusively, amounts used may be about 10 percent below amounts suggested. If, during a given week, most cuts of meat used have a high percentage of bone and fat, such as spare-ribs, shank, chicken wings, and bacon, the quantity used should be as much as a third higher than the plan suggests. However, the plan as shown is a suitable guide if, as is usual for most families in most weeks of the year, some fresh and canned and some frozen vegetables and fruit are used and the meats selected include some bony and some meaty pieces.

If more than the suggested amounts of dark-green and deep-yellow vegetables are purchased, a corresponding decrease in other vegetables and fruit can be made. Amounts of the "other" group, however, cannot be substituted for the dark-green and deep-yellow without reducing the amount of certain nutrients in the diet.

Food needs differ because of the size and activity of persons. Slightly more or less than the amounts of foods in the plan may be needed to satisfy appetites and maintain desirable weight for some family members. For example, amounts of fats and oils, sugar and sweets, and certain accessories, such as soft drinks, suggested in the plans could be reduced somewhat to lower calories without jeopardizing the nutritional quality of the diet.

Large differences between food used by the family and that in the plan may show up weaknesses in the diet with respect to nutritional quality, variety, food discard, and cost.

- If much less milk is used than the plan calls for, some members of the family are likely to get less calcium and possibly less of the B-vitamin, riboflavin, than is recommended. If much less vegetables and fruit are used, diets may be short in vitamins A and C. The use of smaller amounts of cereal products than are called for in the plan may result in shortgages of certain B-vitamins and of iron.

- The plans are designed to offer considerable variety in meals. If the family skimps on some food groups—such as vegetables and fruit—and fills up on others—cereals and bread, for example—meals may be monotonous, as well as being short in some nutrients.

- Use of much more food than called for in the plan probably indicates overeating or food waste. Excessive waste may occur in the preparation of food or as unused leftovers. Buying too much of a perishable food or buying food of poor quality may result in waste too.

- Waste results in unnecessarily high food cost. Also, if large amounts of the more expensive foods—meats, for example—are used, costs will be higher than estimated for the plan.

Selecting Foods Within Food Groups

Appetizing meals can be prepared by using any of the three plans. However, greater variety, including more of the expensive foods, is possible in the liberal plan than in the less expensive plans. In each plan some expensive and some inexpensive foods can be selected, as is typical of buying practices of most families, regardless of the amount they spend for food. The average prices for food groups shown below, those used in figuring the cost of the three food plans for January 1975, may serve as a guide.

Food group	Unit	Low Cost	Moderate cost	Liberal
Milk, cheese, ice cream (milk equivalent)	qt	$0.46	$0.49	$0.52
Meat, poultry, fish	lb	1.06	1.14	1.23
Eggs	dz	.80	.81	.83
Dry beans and peas, nuts (dry shelled weight)	lb	.78	.90	1.08
Dark-green and deep-yellow vegetables	lb	.29	.31	.32
Citrus fruit, tomatoes	lb	.25	.26	.26
Potatoes	lb	.16	.17	.19
Other vegetables, fruit	lb	.29	.31	.32
Cereal	lb	.56	.59	.60
Flour	lb	.29	.33	.33
Bread	lb	.43	.46	.49
Other bakery products	lb	.79	.86	.94
Fats, oils	lb	.70	.75	.78
Sugar, sweets	lb	.75	.80	.85

Lists of foods for a month for a family of four, typical of those used in costing the plans, are available on request from the Consumer and Food Economics Institute, Agricultural Research Service, U.S. Department of Agriculture, Hyattsville, Md. 20782. These lists, based on average amounts of food used by survey families, *are not* intended as a market list for any family to use in shopping for food.

Budgeting Food Money by Food Groups

Some family food managers like to budget their food money by food groups. The way a family of four with two elementary school children following the three food plans would have divided their food dollars in the winter of 1975 is shown below:

Food group	Low cost	Moderate cost	Liberal
Milk, cheese, ice cream	$ .16	$ .16	$ .15
Meat, poultry, fish, eggs	.31	.34	.37
Dry beans, peas, nuts	.02	.02	.02
Vegetables, fruit	.18	.18	.18
Cereals, bakery products	.18	.15	.14
Other foods	.15	.15	.14
	$1.00	$1.00	$1.00

Table 4.—Food plans that families of different sizes and incomes can usually afford, 1974

Family income (afer taxes)	2-person family	3-person family	4-person family	5-person family	6-person family
$2,000 to $4,000 . . .	Low cost	([1])	([1])	([1])	([1])
$4,000 to $6,000 . . .	Moderate cost	Low cost	([1])	([1])	([1])
$6,000 to $8,000 . . .	Moderate cost or liberal	Low cost or moderate cost	Low cost	Low cost	([1])
$8,000 to $10,000 . .	Liberal	Moderate cost	Low cost or moderate cost	Low cost	Low cost
$10,000 to $15,000 .	Liberal	Liberal	Moderate cost	Moderate cost	Low cost or moderate cost
$15,000 and over . . .	Liberal	Liberal	Liberal	Moderate cost or liberal	Moderate cost or liberal

[1] Most families of this size and income will require a plan that is less costly than the low cost plan. One such plan is now being developed by USDA.

Source: Data from Survey of Consumer Expenditures, 1960-61, U.S. Department of Labor, updated to 1974 levels.

The share of the food budget that goes to a food group is to some extent personal preference. For example, one family may prefer to use nonfat dry milk thereby cutting the share required to buy milk, to allow for the purchase of more expensive cuts of meat. However, to get a nutritious diet, such as provided by the food plans, without increasing food costs many food managers who reported their food use in the most recent nationwide survey would need to change the way they budget somewhat. Generally, they would need to use a larger share of each food dollar for milk and milk products and cereals, bread, and inexpensive bakery products and a smaller share for meat, poultry, and fish. It is wise to budget some money for dark-green leafy vegetables—important for vitamin A, iron, and certain other nutrients—and some for citrus fruit or other food important for vitamin C.

COMPOSITION OF THE LABOR FORCE

The traditional composition of the labor force is changing. Married men remain the largest component of the work force but their share has decreased while that of single persons and married women has increased.

Between March 1973 and March 1974 the labor force rose by about 2.4 million persons. Single and divorced persons (both men and women) accounted for about three-fourths of this rise. The greater number of young adults 20 to 29 years of age (attributable to the post-World War II baby boom), lower college enrollment, the ending of the draft for men, and postponement of marriage for many young women all contributed to the increase in single persons. The increasing prominence of divorced persons in the labor force largely reflects the Nation's high and rising divorce rate.

The labor force participation rate of married women has moved steadily upward in the past 10 years. The rate for married women under age 35 rose from 32 percent in 1964 to 48 percent in 1974. The greatest increase in recent years has generally been among mothers of children under 3. Rates for mothers with older children or no children under 18 have advanced more slowly.

Multiple-worker families are increasing in line with the rising labor force participation of married women. In March 1974, 57 percent of all husband-wife families (with or without children) had at least one other family member (usually the wife) in the labor force, in addition to the head.

Source: Hayghe, Howard, Marital and Family Characteristics of Workers, March 1974, *Monthly Labor Review*, January 1975.

EXPENDITURES FOR IMPROVING AND REPAIRING THE FAMILY HOME

by Lucie G. Krassa

Families who own their homes and who want to improve their housing situation have to decide whether they should buy a new home, buy an older existing home that may need some work, or fix up and perhaps add space to the home they have. This decision is likely to be influenced by the prevailing housing situation. In a period when housing prices and mortgage rates are high, families are more likely to decide against buying a new house in favor of increasing expenditures on improving and repairing the house they have, or buying an older house that needs repair. Such a situation existed during 1974 and was reflected by an increase in the ratio of expenditures for housing improvements and repairs to the value of new housing units completed. In 1974 this ratio was almost 0.6, the highest level since the housing recession of 1970 (table 1). In 1972 and 1973, during a period of rapid housing growth and relatively low mortgage interest rates this ratio was much lower—0.4.

In the first three quarters of 1974, homeowners spent $10.4 billion on construction improvements and maintenance and repair of their homes, up from the $8.4 billion in the first three quarters of 1973. This was an increase of 23 percent, about half of which was due to price increases. Expenditures for construction improvements increased more than those for maintenance and repair—29 percent compared with 11 percent.[1]

In 1972, homeowners on the average spent about $298 on improving and repairing the family home. Owners of more expensive homes tended to spend more than those in more modest homes. For families with homes valued at $20,000 or more, expenditures averaged $397, compared with average expenditures of about $241 on homes valued between $10,000 and $20,000, and $174 on homes valued lower than $10,000. About two-thirds of all

Table 1.—Value of new housing units completed and expenditures for maintenance and repairs, and construction improvements, 1968 to 1974

(1-unit structures)

Year and quarter	Value of new units[1] (1)	Expenditures[2] Total (2)	Maintenance and repairs (3)	Construction improvements[3] (4)	Ratio of col. (2) to col. (1) (5)
	Bil. dol.	*Bil. dol.*	*Bil. dol.*	*Bil. dol.*	
1968	16.83	8.09	2.35	5.74	0.48
1969	16.41	8.59	2.47	6.12	.52
1970	14.75	9.47	2.75	6.72	.64
1971	22.20	10.23	2.85	7.38	.46
1972	27.63	11.13	3.19	7.94	.40
1973	28.38	11.30	3.62	7.68	.40
1974 (3 quarters)	17.90	10.37	3.11	7.26	.58

[1] Excludes public housing.

[2] Owner-occupied properties.

[3] Additions, alterations, and major replacements, generally considered capital investment in the property.

Source: U.S. Department of Commerce, Bureau of the Census, *Construction Reports*, C30 and C50. (Value of new units from surveys of housing starts and of building permits; expenditures from household interviews.)

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[1] Expenditures for construction improvements refer to additions, alterations, and major replacements that are considered capital investment in the property. The distinction between major replacements and additions and alterations is that major replacements are not innovations. Maintenance and repair covers current costs for the upkeep of the property.

expenditures were made to improve and repair housing units with a value of $20,000 or more. (According to the 1970 Census of Housing only about 38 percent of all owner-occupied one-family homes fell into this category.)

Many families do not pay cash for home improvements but obtain loans. In 1973, extensions of loans from financial institutions for the specific purpose of home improvement amounted to $4.7 million. The use of credit for home improvement is higher, however, since home improvement credit extended by retailers is included in the category "other consumer goods." Also, some credit extended as "personal loans" may be used for home improvements.

Table 2 shows the distribution of expenditures for home improvements and repairs by type of work. In 1973, about half the expenditures for maintenance and repair were for painting, and almost half of all expenditures for major replacements were for roofing and plumbing.

Information on repairs and improvements that may be directly related to rising fuel costs, such as insulation, storm doors and windows, and weather stripping is not available, and expenditures are hard to estimate. If the installation of some of these items occurs incidental to other work such as new siding or remodeling, the expenditure is listed under the category for the other more expensive work. Expenditures for weather stripping are included in the category "other maintenance and repairs." The installation of storm doors and windows where there had been none before is included in "other additions and alterations."

A provision of the Housing and Community Development Act of 1974 (effective August 22, 1974) is intended to provide help for low- and moderate-income families needing home improvements. The law authorizes expenditures by the *Department of Housing and Urban Development* for repairs of serious defects in one-or two-family dwellings located in older declining urban areas with mortgages insured under the regular program of the *Federal Housing Administration* or the unsubsidized program for low- and moderate-income families. The defect must have existed on the date Federal Housing Administration insurance was obtained; insurance must have been obtained between August 1, 1968, and

Table 2.—Distribution of expenditures for home repairs and improvements, by type of work, 1973

(1-unit owner-occupied properties)

Type of work	Total	Maintenance and repairs	Construction improvements	
			Additions and alterations	Major replacements
	Percent	*Percent*	*Percent*	*Percent*
Total	100	100	100	100
Heating and central air conditioning	8	6	6	17
Plumbing	9	9	6	21
Roofing	7	9	(1)	25
Painting	16	50	(1)	(1)
Siding	4	4	(1)	18
Remodeling[2]	8	(1)	16	(1)
Other	47	22	[3]73	19

[1] Not applicable.

[2] Includes the creation of new rooms within the original confines of a house and complete interior reconstruction.

[3] Includes all additions to the residential structure (19 percent); all additions and alterations on property outside the residential structure (19 percent); and miscellaneous alterations within the residential structure (35 percent), such as installation of an exhaust fan in the kitchen or of storm doors where there had been none before.

Note: Detail may not add to total because of rounding.

Source: U.S. Department of Commerce, Bureau of the Census, *Construction Reports*, C50-73A.

January 1, 1973; and a claim has to be made before August 22, 1975. Previously, this type of assistance was not available to other than lower income families.

The 1974 law also provides for an increase of the maximum loan amount from $5,000 to $10,000 for home improvement loans insured by the *Federal Housing Administration.* The maximum maturity for such loans was increased from 7 to 12 years. The loans are available for alterations, repairs, and improvements upon or in connection with existing structures and may include the provision of fire safety equipment, energy-conserving improvements, or the installation of solar energy systems.

The *Farmers Home Administration* has two loan programs for residents of rural areas who need assistance in the repair of their homes, one for families with low and moderate incomes and another for families with very low incomes. Under the first, the maximum loan amount is $7,000. The effective interest rate varies with family income and family size and may be as low as 1 percent. Applicants must have enough dependable income to pay family living expenses and existing debts and to repay the loan. The second program aids families in making home repairs to remove health hazards. The maximum loan amount increased from $3,500 to $5,000 as a result of the 1974 law. The interest rate is 1 percent. Loans under $2,500 (previously $1,500) do not need to be secured by a mortgage on the house, but only require a promissory note. In fiscal year 1974, the total number of loans for home repairs made by the *Farmers Home Administration* under both programs was 8,431. The 1974 law changed the definition of rural areas for housing loans from "open country and places with population up to 10,000" to "open country and places with population up to 20,000." As a result, more persons will be eligible for loans under these programs.

On January 15, 1975, the President proposed legislation that would allow homeowners a 15-percent income tax credit retroactive to January 1, 1975, for the first $1,000 of expenditures for energy-saving improvements such as storm windows and insulation. Low-income families and elderly persons would qualify for direct government grants for insulation.

Sources: Board of Governors of the Federal Reserve System, *Federal Reserve Bulletin,* December 1974. U.S. Department of Agriculture, Farmers Home Administration, unpublished data. U.S. Department of Commerce, Bureau of the Census, *Construction Reports,* Housing Starts, C20-74-11, January 1975; Value of New Construction Put in Place, C30-74-10, December 1974; and Residential Alterations and Repairs, C50-73A, January 1975, C50-74-Q1 and Q2 (no dates). U.S. Department of Commerce, Bureau of the Census, *News,* CB 74-310, Expenditures on Upkeep and Improvements: Third Quarter 1974, December 31, 1974; *1970 Census of Housing,* HC(2)-1. The White House, Office of the Press Secretary, *The President's 1975 State of the Union Message Including Economy and Energy,* January 15, 1975.

FEDERAL HOME LOAN BANK BOARD PROHIBITS SEX DISCRIMINATION IN HOME LENDING

The *Federal Home Loan Bank Board (FHLBB)* has amended its rules for member institutions to protect women from discrimination in home mortgage loans.[1] The rules were amended to comply with provisions of the Housing and Community Development Act of 1974 (Public Law 93-383), which became effective on August 22, 1974. The new rules require *FHLBB* member institutions to consider the combined income of both husband and wife in the extension of mortgage credit and require that loan applicants be evaluated for credit worthiness without regard to sex.

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[1] The *FHLBB* is an independent Federal agency that supervises the savings and home-financing industry. The Board establishes policies, issues regulations, and supervises the operations of the Federal Home Loan Bank System, The Federal Savings and Loan Insurance Corporation, and the Federal Home Loan Mortgage Corporation. Most member institutions are savings and loan or building and loan associations.

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

The following are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

- CONSTRUCTION WITH SURFACE BONDING. AB 374. October 1974. 45 cents.
- FINDING AND KEEPING A HEALTHY HOUSE. M 1284. June 1974. 60 cents.

Single copies of the following are available free from the U.S. Department of Agriculture, Washington, D.C. 20250. Please address your request to the office indicated.

From Office of Communication:

- HOW TO PREVENT AND REMOVE MILDEW—HOME METHODS. G 68. Revised February 1974.
- HOW TO BUY MEAT FOR YOUR FREEZER. G 166. Slightly revised July 1974.

From Information Division, Food and Nutrition Service:

- A SUPPLEMENT TO A GUIDE FOR PLANNING FOOD SERVICE IN CHILD CARE CENTERS. FNS 64 Supplement. December 1974. (*Food Buying Guide for Child Care Centers.* FNS 108.)

CONVENIENCE AND THE COST OF BAKED PRODUCTS

by Linda Collier and Dianne Odland

Most convenience baked products are more costly than equal amounts of similar products prepared from home recipes. Generally, ready-to-eat or heat-and-serve products—those with the most convenience built in—are the most expensive. To illustrate these differences, costs of biscuits, sugar cookies, pancakes, and yeast rolls made from basic ingredients and from several convenience forms were compared using prices from three Washington, D.C., supermarkets in January 1975 (see table).

Both the homemade products and the convenience items used in these comparisons were prepared in the foods laboratory of the *Consumer and Food Economics Institute.* Commercial products were prepared according to package directions. Homemade products, made according to standardized recipes, approximated but did not exactly duplicate the convenience items. The home-prepared products and all but three of the convenience items were made with enriched flour. Sugar cookies and yeast rolls made from a mix and frozen pancakes did not contain enriched flour; the frozen pancakes, however, were fortified with vitamins.

Cost per serving of each convenience baked product was compared with cost per serving of the home-prepared product. A single serving[1] of the home-prepared product was used as a reference in computing the number of servings per recipe for each convenience item and in making cost comparisons. The cost of energy (fuel) for baking was not considered.

Compared to costs for basic ingredients for home-prepared products, the Washington shopper paid—

Slightly less for:

- Biscuits made from mix with milk added.
- Pancakes made from mix with water added.

Slightly more for:

- Biscuits from refrigerated cans.
- Sugar cookies from mix with egg added, from a refrigerated roll of dough, or ready-to-eat.
- Pancakes made from mix with egg, oil and milk added.
- Yeast rolls frozen or made from a mix with water added.

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[1] A serving was defined as 2 baking powder biscuits, 1.90 oz; 2 sugar cookies, 0.55 oz; 3 pancakes, 5.86 oz; and 1 yeast roll, 1.34 oz. Costs in the table were based on these figures.

Cost of Home-Prepared and Convenience Baked Products[1]

Product	Servings per recipe[2]	Cost per serving[3]	Cost relative to cost of home prepared product per serving[3]
	Number	*Cents*	*Percent*
Baking powder biscuits:			
Home prepared	7.2	3.8	100
Mix, from 40-oz. pkg.[4] (add milk)	6.8	3.6	93
Refrigerated, 8-oz. can	4.1	4.3	113
Sugar cookies:			
Home prepared	29.6	2.6	100
Mix, 10-oz. pkg. (add egg)	20.8	3.0	115
Refrigerated, 18-oz. pkg. (chilled-in-roll)	29.5	3.1	120
Ready-to-eat, 13.5-oz. pkg.	25.3	3.1	120
Pancakes:			
Home prepared	2.7	12.8	100
Mix, from 32-oz. pkg.[5] (add water)	1.5	7.9	61
Mix, from 16-oz. pkg.[5] (add egg, corn oil, and milk)	2.1	14.7	115
Frozen, 10.5-oz. pkg. (heat in toaster or over)	1.6	32.6	254
Yeast rolls:			
Home prepared	24.0	2.7	100
Mix, 14.25-oz. pkg. (add water)	16.2	3.5	129
Frozen, 24-oz. pkg. (unbaked)	17.5	4.0	146
Brown-and-serve, 12-oz. pkg.	9.1	6.4	236
Ready-to-eat, 8-oz. pkg.	6.7	10.6	391

[1] Costs are averages based on food prices from 3 Washington, D.C. area supermarkets, January 1975.

[2] Total yield of baked products in ounces divided by weight per serving of the home-prepared product. A single serving was defined as 2 baking powder biscuits, 1.90 oz.; 2 sugar cookies, 0.55 oz.; 3 pancakes, 5.86 oz.; and 1 yeast roll, 1.34 ounces.

[3] Calculated from unrounded numbers.

[4] 2 cups of mix per recipe were prepared according to package directions.

[5] 1 cup of mix per recipe was prepared according to package directions.

Note: Methodology used in this study is based on methodology for a 1963 study reported in "Comparative Costs to Consumers of Convenience Foods and Home-Prepared Foods," MRR No. 609, Economic Research Service, USDA, 1965.

Two to four times as much for:

Pancakes, frozen ready for toaster or oven.

Yeast rolls, brown-and-serve or ready-to-eat.

It is up to the consumer to decide which product is best—the home-prepared or convenience item. Even if the family budget allows the extra cost of some of these convenience products, factors such as family preferences, culinary skills, time and equipment available for baking, and the number of individuals to feed may influence the decision.

Tips to be aware of that might help cut the costs of baked goods include:

- Compare prices in several stores.
- Look for "special" prices on baked goods.
- Check different brands, including store brands, of baked products.
- Look for markdowns on ready-to-eat baked items.
- Note what ingredients must be added to mixes.

The type of ingredients used in home recipes can also increase or decrease the cost of a product—for instance, reconstituted nonfat dry milk or evaporated milk instead of whole milk; margarine, vegetable shortening, or oil instead of butter; medium eggs instead of large or extra-large eggs. Where substitution will not adversely affect taste and texture, choosing the less expensive ingredient will save money.

Baked products are prominent as a part of the diets of most Americans. Smart shoppers will compare costs of homemade baked goods with those from convenience forms to see that they are not spending more for convenience than they intend.

ZINC IN FOODS

by Barbara Wells Willis and Ann P. Mangubat

Zinc is a mineral present in small or trace amounts in all living matter. The human body contains approximately 2 to 3 grams of zinc. This small amount (a nickel weighs about 5 grams) is distributed throughout the body and is necessary for proper functioning of some important enzyme systems within the body. Zinc aids in the formation of protein, is necessary for growth and normal sexual development in children, and facilitates wound healing. Lack of zinc has been shown to impair the senses of taste and smell.

The research that has led to our current knowledge of the functions of zinc and of the body's requirement for zinc has been done mainly in the past 10 years. The Food and Nutrition Board (FNB) of the National Research Council-National Academy of Sciences, which has established and published recommended dietary allowances (RDA) for over 30 years, included an RDA for zinc in its latest revision.[1] The RDA are amounts of essential nutrients considered adequate for practically all healthy persons, and as such, may exceed the requirements of many individuals. FNB recommends that all individuals over 10 years of age try to consume 15 milligrams of zinc each day.[2] The best assurance of meeting this recommendation is to consume a varied diet.

The accompanying table divides foods into four categories, based on their zinc content in common household units of foods. Within each category, the foods listed first have the highest concentrations of zinc, and those listed last have the lowest concentrations within that group. For example, for equal serving sizes, oysters have more zinc than beef, beef more than lamb, and lamb more than pork. If larger or smaller servings than those designated are eaten, then the zinc content is proportionately increased or decreased.

Foods from animal sources are generally good sources of zinc. Seeds of plants, such as legumes and nuts, and bran and germ of grains are also good sources of zinc. Other parts of the plant (leaves, stems, roots, blossoms) and fruits are very low in zinc content. Fats, oils, sugars, and beverages (other than milk and milk products) contain almost no zinc and should not be counted on to provide more than incidental amounts of zinc to the diet.

Milling of grains removes substantial amounts of zinc. For example, whole grain wheat contains about 2.7 milligrams of zinc per 100 grams, while cake or pastry flour, which has had the bran and germ removed, contains only 0.3 milligrams of zinc per 100 grams. Similarly, whole wheat bread contains 1.0 milligrams of zinc in two slices, while white bread contains 0.4 milligrams of zinc in two slices (average of two slices of bread is 56 grams). Frozen food contains the same amount of zinc as its fresh form. Canning may increase the zinc content slightly, perhaps due to leaching of zinc from the can. Cooking food by either moist or dry heat has little effect on the zinc content of that food.

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[1] Food and Nutrition Board, *Recommended Dietary Allowances 1974*, 8th rev. ed., National Academy of Sciences-National Research Council 1974.

[2] Recommended dietary allowances for all age groups:

Up to 6 months	3 mg/day
6 months to 1 year	5 mg/day
1 to 10 years	10 mg/day
11 years and over	15 mg/day
Pregnant women	20 mg/day
Lactating women	25 mg/day

Zinc in household measures of food

Food group	Zinc per household measure			
	More than 3 mg	1 - 3 mg	0.5 - 0.9 mg	Less than 0.5 mg
Shellfish, meat, poultry, fish (3 oz cooked, unless otherwise stated).	oysters, raw[1] beef beef or calves liver poultry heart lamb turkey, dark meat crab gizzard veal pork	chicken, dark meat lobster turkey, light meat shrimp, 6 salmon, solids & liquid, 1/2 cup clams (4 or 5)	tunafish fish, white chicken breast sausage, cold cuts and luncheon meats, 1 slice	
Dairy products and eggs.	milk, nonfat, dry, 1 cup	cheese, 1 oz	milk, whole, 1 cup ice cream, 1 cup egg, whole, one	margarine, 1/2 cup buter, 1/2 cup
Grain products (1 cup unless otherwise stated).		flour, whole wheat cornmeal, degermed oatmeal, cooked rice, cooked, brown bread, whole wheat, 2 slices	cookies, 10 vanilla wafers rice, cooked, white wheat germ, toasted, 1 tbsp wheat cereals, ready-to-eat, 1 oz macaroni, cooked bread flour all purpose flour	corn chips, 1 oz bread, white, 2 slices cake or pastry flour cake, white, 1 piece, 3x3x2" crackers, graham, 2 squares popcorn, popped crackers, saltines, 10 crackers corn flakes, 1 oz
Vegetables and legumes (1/2 cup unless otherwise stated).		beans, mature, dry cowpeas, cooked peas, mature chickpeas lentils	peas, immature, cooked spinach, cooked	beans, green, cooked corn, canned lettuce, 1/6 head potato, 1 med., cooked carrot, 1 med., raw cabbage, raw, shredded onions, mature or green tomato, ripe, 2-3/5" diam.
Fruits and fruit juices (1/2 cup unless otherwise stated).				applesauce banana, 1 med. orange, one, raw orange juice, canned, unsweetened peach, one, raw, peeled apple, one, raw
Other foods.		cocoa, approx. 5 tbsp		coffee, fluid beverage, 1 cup chocolate syrup, 2 tbsp beverages, carbonated, 12 fl. oz tea, fluid beverage, 1 cup

[1] More than 5 mg zinc per common household unit.

COST OF FOOD AT HOME, U.S. AND REGIONS

Cost of Food at Home[1] *Estimated for Food Plans at Three Cost Levels, January 1975, U.S. Average*

Sex-age groups[2]	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:						
20 to 35 years[3]	27.60	34.80	42.30	119.80	150.70	183.30
55 to 75 years[3]	22.30	28.60	34.20	96.80	124.00	148.00
Family of 4:						
Preschool children[4]	39.80	50.10	60.60	172.60	217.10	262.00
School children[5]	46.50	58.80	71.50	201.80	254.90	309.80
INDIVIDUALS[6]						
Children, under 1 year	5.20	6.40	7.20	22.30	27.80	31.10
1 to 3 years	6.70	8.30	9.90	28.90	35.90	42.70
3 to 6 years	8.00	10.20	12.20	34.80	44.20	52.70
6 to 9 years	9.90	12.60	15.50	42.90	54.50	67.20
Girls, 9 to 12 years	11.20	14.30	16.60	48.40	61.80	71.80
12 to 15 years	12.30	15.80	19.00	53.50	68.50	82.10
15 to 20 years	12.50	15.60	18.40	54.20	67.70	79.70
Boys, 9 to 12 years	11.50	14.60	17.50	50.00	63.40	76.00
12 to 15 years	13.60	17.60	20.80	58.80	76.20	90.30
15 to 20 years	15.60	19.70	23.50	67.70	85.10	101.70
Women, 20 to 35 years	11.50	14.50	17.40	50.00	63.00	75.20
35 to 55 years	11.00	13.90	16.60	47.80	60.20	71.80
55 to 75 years	9.30	11.90	14.10	40.20	51.40	60.90
75 years and over	8.40	10.50	12.80	36.30	45.70	55.30
Pregnant	13.50	16.70	19.70	58.50	72.50	85.40
Nursing	15.80	19.50	22.80	68.50	84.30	98.90
Men, 20-35 years	13.60	17.10	21.10	58.90	74.00	91.40
35 to 55 years	12.50	15.80	19.10	54.30	68.50	83.00
55 to 75 years	11.00	14.10	17.00	47.80	61.30	73.60
75 years and over	10.30	13.50	16.20	44.50	58.60	70.40

[1] These estimates were computed from computed from quantities in food plans published in *Family Economics Review*, October 1964. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families at three selected income levels in 1965. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistics.

[2] Age groups include the persons of the first age listed up to but not including those of the second age listed.

[3] Ten percent added for family size adjustment.

[4] Man and woman, 20-35 years; children, 1-3 and 3-6 years.

[5] Man and woman, 20-35; child, 6-9 and boy 9-12 years.

[6] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Cost of Food at Home[1] Estimated for Food Plans at Three Cost Levels, January 1975, Northeast Region

Sex-age groups[2]	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:[2]						
20 to 54 years	29.50	37.50	45.00	127.70	162.80	195.10
55 years and over	26.10	32.90	39.30	113.00	142.30	170.20
Family of 4:						
Children, 1-2, and 3-5 years	41.60	52.60	63.00	180.20	228.20	273.20
Children, 6-8 and 9-11 years	50.40	64.10	76.70	218.60	277.90	332.60
INDIVIDUALS[3]						
Child:						
7 months to 1 year	5.50	6.90	8.10	24.00	29.90	35.10
1 to 2 years	6.70	8.40	10.00	29.10	36.30	43.20
3 to 5 years	8.10	10.10	12.10	35.00	43.90	52.60
6 to 8 years	10.50	13.30	15.90	45.60	57.70	68.90
9 to 11 years	13.10	16.70	19.90	56.90	72.20	86.30
Male:						
12 to 14 years	14.00	17.80	21.20	60.80	77.10	91.90
15 to 19 years	15.40	19.60	23.40	66.80	84.80	101.50
20 to 54 years	14.90	19.00	22.90	64.40	82.50	99.30
55 years and over	13.00	16.50	19.80	56.50	71.40	85.70
Female:						
12 to 19 years	12.40	15.60	18.50	53.70	67.60	80.40
20 to 54 years	11.90	15.10	18.00	51.70	65.50	78.10
55 years and over	10.70	13.40	15.90	46.20	58.00	69.00
Pregnant	14.70	18.40	21.90	63.60	79.70	94.80
Nursing	15.60	19.70	23.50	67.70	85.50	101.80

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[1] These estimates were computed from quantities of food plans published in *Family Economics Review*, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families in the Northeast at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* (Boston; New York, Northeastern New Jersey; Philadelphia) released periodically by the Bureau of Labor Statistics.

[2] Ten percent added for family size adjustment. See footnote 3.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Cost of Food at Home,[1] *Estimated for Food Plans at Three Cost Levels, January 1975, North Central Region*

Sex-age groups	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:[2]						
20 to 54 years	28.20	34.50	41.50	121.80	149.60	179.50
55 years and over	25.00	30.40	36.20	108.10	131.30	156.90
Family of 4:						
Children, 1-2 and 3-5 years	39.80	48.50	58.20	172.20	210.30	251.70
Children, 6-8 and 9-11 years	48.30	59.30	71.00	209.10	256.60	307.40
INDIVIDUALS[3]						
Child:						
7 months to 1 year	5.40	6.40	7.50	23.20	27.70	32.50
1 to 2 years	6.40	7.70	9.20	27.90	33.60	39.70
3 to 5 years	7.80	9.40	11.30	33.60	40.70	48.80
6 to 8 years	10.10	12.40	14.80	43.70	53.50	64.00
9 to 11 years	12.60	15.50	18.50	54.70	67.10	80.20
Male:						
12 to 14 years	13.40	16.50	19.70	58.30	71.30	85.20
15 to 19 years	14.80	18.10	21.70	64.00	78.50	94.10
20 to 54 years	14.20	17.50	21.10	61.40	75.90	91.30
55 years and over	12.50	15.20	18.20	54.00	65.80	78.90
Female:						
12 to 19 years	11.90	14.40	17.20	51.60	62.60	74.50
20 to 54 years	11.40	13.90	16.60	49.30	60.10	71.90
55 years and over	10.20	12.40	14.70	44.30	53.60	63.70
Pregnant	14.00	16.90	20.20	60.80	73.40	87.50
Nursing	14.90	18.20	21.70	64.60	78.70	93.90

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[1] These estimates were computed from quantities in food plans published in *Family Economics Review*, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families in the North Central Region at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* (Chicago, Cleveland, Detroit, St. Louis) released periodically by the Bureau of Labor Statistics.

[2] Ten percent added for family size adjustment. See footnote 3.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Cost of Food at Home,[1] *Estimated for Food Plans at Three Cost Levels, January 1975, Southern Region*

Sex-age groups	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:[2]						
20 to 54 years	27.80	34.20	39.50	120.20	148.30	171.10
55 years and over	24.50	29.90	34.30	106.30	129.70	148.90
Family of 4:						
Children, 1-2 and 3-5 years	39.00	47.80	55.30	169.00	207.30	239.60
Children, 6-8 and 9-11 years	47.40	58.40	67.40	205.30	253.40	291.90
INDIVIDUALS[3]						
Child:						
7 months to 1 year	5.10	6.20	7.20	22.30	27.00	31.40
1 to 2 years	6.20	7.50	8.70	27.00	32.60	37.80
3 to 5 years	7.50	9.20	10.70	32.70	39.90	46.30
6 to 8 years	9.80	12.10	14.00	42.60	52.60	60.60
9 to 11 years	12.30	15.20	17.50	53.40	66.00	75.80
Male:						
12 to 14 years	13.20	16.20	18.60	57.00	70.20	80.80
15 to 19 years	14.50	17.90	20.60	63.00	77.50	89.30
20 to 54 years	14.00	17.30	20.00	60.50	75.00	86.60
55 years and over	12.20	15.00	17.20	53.00	64.90	74.70
Female:						
12 to 19 years	11.70	14.30	16.40	50.80	61.90	71.10
20 to 54 years	11.30	13.80	15.90	48.80	59.80	68.90
55 years and over	10.10	12.20	14.00	43.60	53.00	60.70
Pregnant	13.80	16.80	19.40	60.00	72.90	83.80
Nursing	14.70	18.00	20.80	63.90	78.20	89.90

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[1] These estimates were computed from quantities in food plans published in *Family Economics Review*, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families in the South at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* (Atlanta; Baltimore; Washington, D.C., Maryland, Virginia) released periodically by the Bureau of Labor Statistics.

[2] Ten percent added for family size adjustment. See footnote 3.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Cost of Food at Home[1] Estimated for Food Plans at Three Cost Levels, January 1975, Western Region

Sex-age groupss	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:[2]						
20 to 54 years	27.70	34.80	41.90	120.20	150.70	181.50
55 years and over	24.60	30.70	36.70	107.00	132.70	159.30
Family of 4:						
Children, 1-2 and 3-5 years	39.30	48.90	59.00	170.20	211.80	255.40
Children, 6-8 and 9-11 years	47.70	59.70	72.10	207.00	258.90	312.10
INDIVIDUALS[3]						
Child:						
7 months to 1 year	5.30	6.40	7.80	23.10	27.80	33.70
1 to 2 years	6.40	7.80	9.40	27.60	33.70	40.60
3 to 5 years	7.70	9.50	11.50	33.30	41.10	49.80
6 to 8 years	10.00	12.50	15.10	43.40	54.10	65.30
9 to 11 years	12.50	15.60	18.90	54.30	67.80	81.80
Male:						
12 to 14 years	13.30	16.60	20.00	57.70	71.90	86.60
15 to 19 years	14.60	18.20	22.00	63.20	78.90	95.50
20 to 54 years	14.00	17.60	21.30	60.70	76.50	92.30
55 years and over	12.30	15.40	18.50	53.50	66.50	80.10
Female:						
12 to 19 years	11.80	14.50	17.50	51.10	63.00	75.80
20 to 54 years	11.20	14.00	16.80	48.60	60.50	72.70
55 years and over	10.10	12.50	14.90	43.80	54.10	64.70
Pregnant	13.80	17.10	20.40	59.90	73.90	88.60
Nursing	14.70	18.30	21.90	63.70	79.30	95.00

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[1] These estimates were computed from quantities in food plans published in *Family Economics Review*, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families in the West at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* (Los Angeles; San Francisco, Oakland) released periodically by the Bureau of Labor Statistics.

[2] Ten percent added for family size adjustment. See footnote 3.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers

(1967 = 100)

Group	Jan. 1975	Dec. 1974	Nov. 1974	Jan. 1974
All items	156.1	155.4	154.3	139.7
Food	170.9	169.7	167.8	153.7
Food at home	171.4	170.3	168.3	154.3
Food away from home	169.0	167.6	166.2	151.6
Housing	161.2	159.9	158.3	142.2
Shelter	164.3	163.0	161.2	147.4
Rent	134.0	133.5	132.8	127.3
Homeownership	175.6	174.0	171.7	154.8
Fuel and utilities	160.5	158.4	157.1	140.8
Fuel oil and coal	228.9	228.8	229.2	194.6
Gas and electricity	160.2	156.7	154.0	134.3
Household furnishings and operation	153.2	152.3	151.0	129.0
Apparel and upkeep	139.4	141.9	142.4	128.8
Men's and boys'	140.0	142.5	142.6	127.7
Women's and girls'	135.1	140.0	141.5	127.8
Footwear	142.2	142.2	142.8	133.0
Transportation	143.2	143.5	143.4	128.1
Private	142.2	142.5	142.7	126.2
Public	152.2	152.0	149.5	146.0
Health and recreation	148.9	147.5	146.3	133.7
Medical care	161.0	159.0	157.5	142.2
Personal care	146.5	145.3	144.2	129.8
Reading and recreation	141.0	139.8	138.8	128.3
Other goods and services	144.8	143.9	142.7	131.8

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of Prices Paid by Farmers for Family Living Items

(1967 = 100)

Item	Feb. 1975	Jan. 1975	Dec. 1974	Nov. 1974	Oct. 1974	Sept. 1974	Feb. 1974
All items	175	173	173	171	167	166	153
Food and tobacco	---	---	178	---	---	167	---
Clothing	---	---	182	---	---	176	---
Household operation	---	---	165	---	---	160	---
Household furnishings	---	---	149	---	---	146	---
Building materials, house	---	---	176	---	---	181	---

Source: U.S. Department of Agriculture, Statistical Reporting Service.

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SPRING 1975

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FAMILY ECONOMICS REVIEW

HIGHLIGHTS/SUMMER 1975

SERVICE-LIFE OF APPLIANCES

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NUTRITION LABELING–TOOLS FOR ITS USE

NONWOVEN FABRICS: AN OVERVIEW

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FAMILY ECONOMICS REVIEW is a quarterly report on research of the Consumer and Food Economics Institute and on information from other sources relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

Authors are on the staff of the Consumer and Food Economics Institute unless otherwise noted.

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SERVICE-LIFE EXPECTANCY OF HOUSEHOLD APPLIANCES

Katherine S. Tippett and Marilyn Doss Ruffin

The Estimates

The USDA has developed estimates of the service-life expectancy under one owner for seven major household appliances (see chart). The estimates show current practice in the use of appliances, indicating how long, on the average, households keep each appliance; not how long the appliance could have been made to last.

Separate estimates are given for appliances acquired new and for those acquired used; new and used are not additive. The service-life expectancy under one owner for appliances obtained new was highest for freezers (20 years) and lowest for washers and dishwashers (11 years). Items obtained used had service lives about one-third to two-thirds as long as the same items obtained new. Such comparison may be helpful to families in making replacement decisions, particularly when the appliance must be replaced shortly before a change of residence or if for some other reason a short period of use is anticipated.

The actuarial or current-life table method was used in developing the estimates. The method's best-known use is in estimating the life expectancy of persons in the population. The actuarial table summarizes the mortality experience of a population group. From the probabilities of surviving the individual years of the lifespan, average life expectancy is calculated. The average reflects the combined current experience of all age groups. While there are several approaches simpler than the actuarial method that can be used to estimate average service life of household appliances, the actuarial method is preferred as it (a) minimizes the effect of trends and variations in appliance sales and inventory, and (b) considers the longevity of items still in use as well as those that have been discarded.

Life tables for the human population are constructed from census data, from public records of births and deaths, or from insurance statistics. Since no such data source is regularly available for the appliance population, data were collected in a special nationwide survey of nearly 12,000 households in order to estimate average service-life expectancy. Information on appliances owned on July 1, 1972, and on those discarded during the preceding 12 months was collected for the Consumer and Food Economics Institute as a supplement to the July 1972 Quarterly Survey of Consumer Buying Expectations of the U.S. Department of Commerce, Bureau of the Census.

The estimates given here update estimates made in four USDA studies between 1957 and 1961.[1] The 1972 service-life expectancies were, in most cases, almost identical to the service-life expectancies obtained in the earlier studies. Where differences in service life were observed, the differences were not statistically significant and may have been due to sampling variation rather than to any change in the average length of time families keep their appliances. A more detailed discussion of the methodology used in this study and a comparison of this study and the earlier ones appears in the March 1975 issue of the HOME ECONOMICS RESEARCH JOURNAL.[2]

Using Service Life Estimates in Budgeting

The estimates of service life reflect the replacement practices of families and are particularly suitable for use in developing family budgets on a long-term basis and as an aid in deciding whether to own an appliance or to obtain a necessary service in some other way.

Long-term budget planning. Planning ahead for the replacement or first-time purchase of a major appliance may mean: (1) Saving in advance to pay cash; or (2) planning for the purchase on credit, thereby increasing the part of the monthly budget allocated for installment payments. Advance planning is especially

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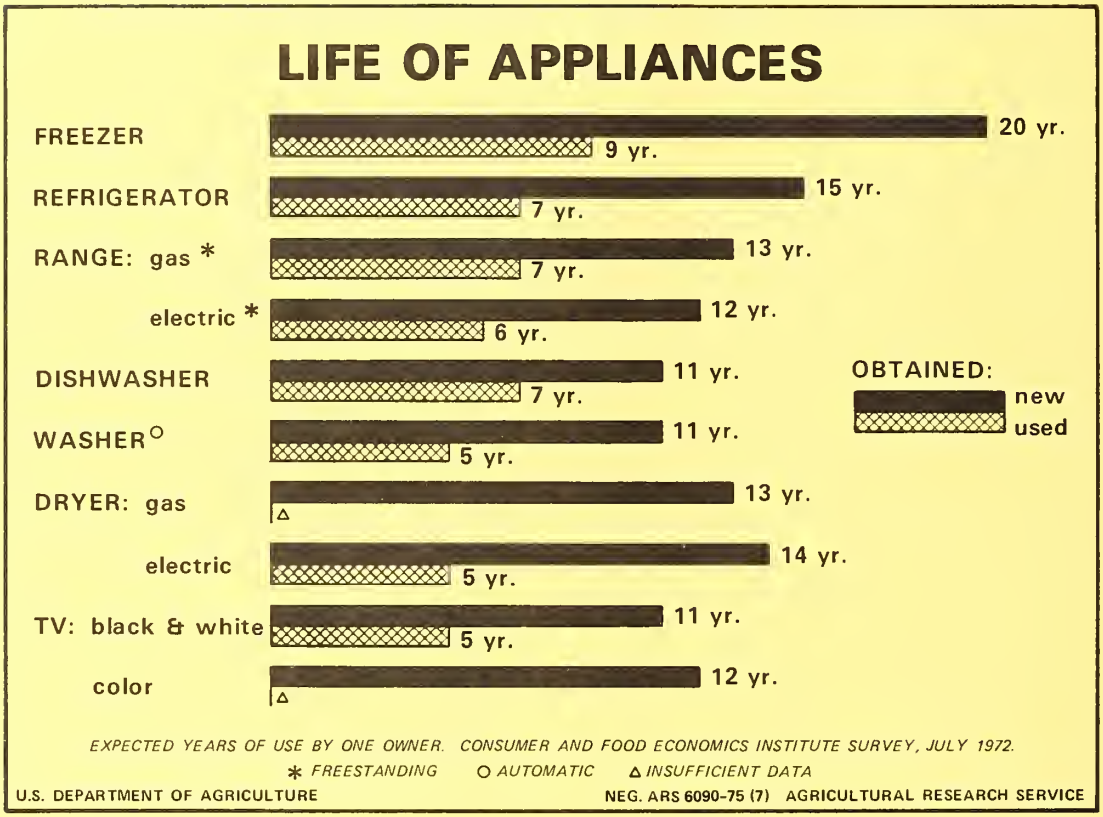
[1] Pennock, J.L. Planning ahead for the buying of major equipment. Paper presented at the *40th Annual Agricultural Outlook Conference*, 1962. Consumer and Food Economics Institute, Agricultural Research Service, USDA.

[2] Ruffin, M.D., and Tippett, K.S. Service-life expectancy of household appliances: New estimates from the USDA. *Home Econ. Res. Jour. 3*(3):159-170. 1975.



EXPECTED YEARS OF USE BY ONE OWNER. CONSUMER AND FOOD ECONOMICS INSTITUTE SURVEY, JULY 1972.

** FREESTANDING ○ AUTOMATIC △ INSUFFICIENT DATA*

U.S. DEPARTMENT OF AGRICULTURE NEG. ARS 6090-75 (7) AGRICULTURAL RESEARCH SERVICE

important in times of inflation when the family budget is subject to pressure from many sources.

The estimates of service-life expectancy presented here are useful for families already owning or planning to own an appliance who need to know how soon they are likely to replace the item, how much it will cost, and whether it would be better to purchase a new or a used appliance. The estimates give an idea of how long families keep major household appliances on the average. However, the survey showed wide differences among families; some appliances were discarded within a year of purchase; some were retained in service for more than 30 years. Families may choose to replace their appliances for a variety of reasons: Availability of new convenience or luxury features; changes in equipment needs over the family life cycle; or frequent and expensive repairs. Recent experiences or expectations for the future will also affect the timing of a replacement and the decision to purchase a new or a used item. For example, appliances acquired with the purchase of an existing house may not fit the needs and preferences of the family and may be replaced early, or a family desiring to acquire appliances but planning a move to a new home may postpone the purchase until after the move or purchase a used appliance for interim use.

Although the prices of appliances will probably increase in years to come, an estimate of the amount of money needed for replacement may be obtained by pricing an item or items similar to those that will be purchased and adjusting for possible price increases. The cost of appliances has risen moderately in recent years compared with price increases for many other items. Between 1954 and 1966 the Consumer Price Index (CPI) actually declined for washing machines, refrigerators, and televisions (see table).

The CPI measures changes in prices of a market basket of items. The content of this market basket is kept unchanged as much as possible. When a price change for an item is accompanied by a change in the quality of the item, the index is adjusted for the changed quality. This procedure accounts for declines in an index while the price of that item, in absolute terms, may have risen. The moderate growth in recent years of the indexes for appliances may reflect general improvements in these appliances along with an increase in the number of features offered as standard equipment that were once options.

Deciding whether or not to own an appliance. The cost of doing laundry at home versus the cost in a self-service laundry, or the cost of food prepared from food that has been homegrown or that has been purchased in quantity and frozen in a home freezer versus the cost of food purchased commercially as needed for consumption, may play a major part in a family's decision to own or not to own a washer and dryer, or a freezer. The estimates of service-life expectancy provide part of the information needed to compute the total costs involved in owning and operating these appliances at home.

The expected lifespan of the appliance must be known in order for the appliance cost to be allocated as a fixed cost to individual loads of wash done or to pounds of food frozen. For example, in figuring the cost of washing clothes at home, a share of the cost of the washer must be allocated as a fixed cost to each load of laundry. This share is calculated as the initial cost of the washer (cash price plus any credit charges) divided by the total number of loads of laundry that will be washed by the appliance during its lifetime. The total number of loads can be estimated by the average number of loads done per week, times the number of weeks the washer is used per year, times the number of years the appliance is expected to last. In addition to a share of the appliance cost, the cost per load of owning and operating the washing machine at home will include a share of repair costs and operating costs (laundry supplies, water, and energy).[3]

The total cost per load will vary from family to family and from area to area, depending on the price of the appliance purchased, the number of loads of wash done, the quantities of fuel and water used and the local rates charged for these utilities, the cost of supplies, and the cost of repairs. The cost of using a self-service laundry will also vary, depending on the local rate for using the washer and dryer, the cost of supplies, and the cost of transportation to and from the laundry. The location of the self-service laundry and the

Consumer Price Index

(1967=100)

Index	Year (annual average)					
	1954	1958	1962	1966	1970	1974
All items	80.5	86.6	90.6	97.2	116.3	147.7
Washing machines	121.8	115.8	104.5	99.7	107.3	117.1
Refrigerators	166.0	119.6	112.5	100.2	105.8	114.6
Ranges	109.6	107.6	104.0	99.2	108.5	115.8
Clothes dryers	---	---	---	100.0	108.4	121.4
TV sets	123.9	124.6	117.7	102.1	99.8	98.9
Washing machine repairs	---	---	---	95.2	123.8	166.4
TV repairs	82.5	99.6	103.7	99.1	96.9	101.8

Source: U.S. Department of Labor, Bureau of Labor Statistics.

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[3] Additional information on this topic is available in the following article: Mork, L.F. Figuring the cost of doing laundry at home. *Family Economics Review*, pp. 6-7. December 1970.

convenience of getting there is also an important consideration.

In figuring the cost of freezing and storing food in a home freezer, a share of the cost of the appliance is allocated to each pound of food frozen over the lifetime of the appliance. The pounds of food frozen will depend on the capacity of the freezer, how full it is kept, and the turnover of food. A share of the cost of repairs, packaging, and electricity, and if food is homegrown, the cost of planting and growing that food and preparing it for freezing, will also need to be allocated to each pound of food. The cost of electricity for freezing food and for maintaining a temperature of 0° F (−18° C) will depend on the local utility rate, the size and efficiency of the freezer, the number of pounds of food frozen, and the turnover of food.[4]

A family's decision to own or not to own a specific appliance may be based on factors other than the cost of owning and operating the appliance. The convenience of having a washer and dryer, or a freezer; the space available in the home for these appliances; and the frequency of need for the service supplied by these appliances may be important considerations for some families.

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[4] Redstrom, R.A. Practices in the use of home freezers. Paper presented at the *45th Annual Agricultural Outlook Conference*, 1967. Consumer and Food Economics Institute, Agricultural Research Service, USDA.

TRENDS IN OVERTIME HOURS AND PAY

In May 1974, about 16.1 million workers, or one of every five employed persons, worked more than 40 hours in his or her principal job. Eight million, or one-half, of the persons working overtime were white-collar workers, 6 million blue-collar workers, 1 million service workers, and a half million farmworkers. Men were almost three times more liely than women to work overtime.

The number of persons working overtime increased only slightly between 1969 and 1974 despite a sizable growth in total employment, perhaps indicating that workers place a greater value on a shorter workweek than on additional income. During this period, the overtime schedules of white-collar and service workers were less likely to be affected by changes in economic conditions than the schedules of blue-collar and farmworkers.

About one-half of persons working overtime in 1974 put in from 1 to 8 extra hours per week; one-fifth put in 20 or more extra hours. Only 42 percent of overtime workers collected premium pay (time and a half or double time) for these extra hours. Premium pay was more usual for blue-collar than white-collar jobs, and younger workers were more likely to receive premium pay than older workers. Younger workers are generally concentrated in production and nonsupervisory jobs where the probability of receiving premium pay is greatest, whereas many older workers on overtime are supervisory or administrative workers who typically do not receive premium pay.

Receipt of premium pay was much more prevalent among persons who worked overtime only occasionally than among those for whom overtime work was a general routine. Only one-third of persons who usually worked overtime received premium pay, compared with two-thirds of those for whom overtime work was only an occasional practice. The probability of receiving premium pay for extra hours also declined as the number of hours increased. Only one-fifth of the jobholders who usually worked 60 hours or longer received premium pay. These relationships largely result from occupational differences. A large proportion of the people who usually work overtime, and of those who put in the longest workweeks, are in white-collar occupations where the payment of premium pay is the exception.

Workers with overtime pay are heavily concentrated in the middle-earning brackets—between $100 and $300 a week. Overtime wages raise workers income from the lowest level, but are not sufficiently large to push them into the uppermost brackets.

Source: Westcott, D.N. Trends in overtime hours and pay, 1969-74. *Monthly Labor Rev. 98*(2):45-52. 1975 (Feb.).

ENERGY: SOME TRENDS AND DEVELOPMENTS

Marilyn Doss Ruffin

Energy prices are up and consumers are using less. As measured by the Consumer Price Index, prices in March 1975 were 16 percent higher for electricity, 18 percent higher for gas, and 13 percent higher for fuel oil and coal than in March 1974. Domestic consumption of fossil fuels declined 3 percent in 1974 according to the Federal Energy Administration (FEA). Consumption of natural gas dropped 4 percent, and consumption of electric power increased less than 1 percent despite shifts to electric heating in new homes caused by continued tight supplies of utility gas.[1] Public debate has focused on the need for continued conservation of energy and the development of national policies that encourage better energy decisions by consumers.

Economic Incentives to Conserve

Several proposed measures would provide greater economic incentive than at present to consumers who conserve energy. These measures include changes in the way energy costs are allocated among users, and grants and tax benefits for investment in energy-conserving home improvements. At the request of the President, the Energy Resources Council is reviewing the entire regulatory process and financial situation relating to electric utilities to determine what reforms or actions are needed.

Of particular interest to consumers are alternatives to the "declining block rate" pricing of electricity that is in general use today. With declining block rate pricing, the cost of additional units of electricity is less as larger amounts are used. Consumers of modest amounts of electricity therefore pay more per unit than those at higher levels of monthly use. Thus a decrease in consumption results in a less than proportionate cost reduction to the consumer. The "lifeline rate concept" would provide a minimum amount of electricity (in effect, the first block) to all households at a reasonable cost with higher rates for additional blocks. The rate most often discussed for use in the U.S. is 400 kilowatt hours per month for $10. FEA is funding a pilot project to study the effect of this rate structure on consumption by U.S. households. The lifeline concept has already been instituted in Puerto Rico and is said to be working well. "Peak-load" or time-of-day pricing is being studied in FEA-funded projects in six States. Under peak-load pricing, lower rates are charged for electricity used during nonpeak hours and higher rates are charged for electricity used when system demands are high. In one case, the rate charged for peak use is nearly 10 times that charged for off-peak use. The rationale for peak-load pricing is that "shaving" of system peaks may slow the need for additional generating equipment as well as reducing the use of inefficient equipment that must be brought into service to meet peak demands.

Also funded by FEA is a 6-month study of electricity consumption by renters to determine the difference in level of use in buildings that include electricity in rental charges (master metering) and in those where individual meters are provided and tenants pay their own bills (single-unit metering). Preliminary research by FEA's Office of Energy Conservation indicated that 20 to 40 percent more electricity is used with master metering. The final report will make policy recommendations on metering practices.

The energy conservation program proposed by the Administration includes a 15-percent energy conservation tax credit for homeowners who add insulation or other specified energy-conserving improvements to their homes. Another proposed measure would provide $55 million of aid annually through 1978 to help States develop and implement programs to insulate the dwellings of low-income persons, particularly the elderly. These measures were before the Congress when FAMILY ECONOMICS REVIEW went to press. In some States, community action agencies and volunteers are aiding low-income families in weatherproofing their dwellings—in Maine, nearly 3,000 homes have been "winterized." A Federal Energy Administration pilot program also focuses on Maine; about 700 substandard homes will be upgraded under a cooperative project.

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[1] Data on 1974 U.S. average consumption per residential customer are not yet available.

Improved Energy Efficiency

Improved energy efficiency in building and appliances was proposed as part of the Administration's energy conservation program. Legislation is being sought to require improved standards for home and commercial buildings. An estimated 18 million existing homes lack adequate insulation.[2] Voluntary improvement is proposed for improving energy efficiency of appliances. The goal is a 20-percent reduction in energy consumption by 1980.

Competition and the pressure of energy shortages on industry already are resulting in the use of energy efficiency as a marketing tool and in the development of products with improved efficiency. Over 75 percent of room air-conditioners produced in 1974 had permanent split capacitor motors, a feature resulting in considerably improved energy efficiency. According to industry forecasts, the use of the more effective polyurethane "foamed-in-place" insulation (as opposed to fiber glass) in refrigerators and freezers is increasing and will continue to do so as more facilities are developed for the process. In addition to the energy benefit to the consumer, the foamed construction strengthens the cabinet walls. Future construction modifications permitted by reduced need for steel may mean economies in production. With respect to ovens, a possible trend to smaller size has been noted. Although the 30-inch width range remains standard, models have been introduced that feature a smaller oven combined with side storage. From an energy standpoint, consumers are advised to select the smallest oven that meets the family's needs.

Comparative Energy Information

Comparative energy consumption information for major energy products will aid consumers in making informed energy choices. In developing such information the challenge is twofold: To arrive at realistic standards for testing that relate to actual consumer practice; and to express test findings in concepts that are readily understood and used by the layman. For most appliances, the current thinking is that cost is the most readily understood energy yardstick so far as the consumer is concerned.

Whether energy labeling should be mandatory or voluntary is yet to be resolved. A federally administered (Department of Commerce) voluntary energy conservation labeling program is in effect for room air-conditioners, and a proposal has been published in the Federal Register for refrigerators and freezers.[3] Other energy-intensive appliances ultimately to be included in the program are water heaters, dishwashers, washers, dryers, ranges, ovens, central air-conditioners, and heating equipment. Industry favors the voluntary approach and is cooperating with the Department of Commerce in developing test criteria and consumer guidelines. Industry efforts did, in fact, precede the Federal voluntary program and provide the basis for evaluating air-conditioners and refrigerators and freezers. The Association of Home Appliance Manufacturers (AHAM) publishes the Energy Efficiency Ratios (EER) of most room air-conditioner models and the monthly energy consumption for most models of refrigerators and freezers. Reference copies of the directories are available in many public libraries and where the appliances are sold. Industry also is developing revised voluntary standards for forced-air gas furnaces that will permit comparison of energy consumption.

Legislation pending in Congress[4] would require mandatory energy labeling of major energy-consuming appliances and of autos. Testing by the manufacturer or supplier and calculation of average annual operating costs under government-developed guidelines would be required. Energy cost information would appear on any tag, label, display, contract, estimate, printed advertisement, or any other display of the price.

Consumer Education Aids

Consumer education and information professionals are eligible to receive free of charge Federal Energy Administration newsletters and other informational aids. The monthly newsletter, ENERGY REPORTER, is available to "Key communicators and leaders" in schools, organizations, and businesses. Address inquiries to Office of Communications and Public Affairs, Federal Energy Administration. Editors and writers who are associated with Spanish language newspapers, magazines, or organization newsletters and who wish to receive news releases and a weely column in Spanish may be placed on FEA's Spanish mailing list. Address inquiries to Hector Mimiaga, Office of Communications and Public Affairs, Federal Energy Administration. FEA offers assistance to educational groups and schools preparing energy materials or an energy conservation program. Direct inquiries and suggestions to Education Editor, Office of Communications and Public Affairs, Federal Energy Administration. FEA is located at 12th and Pennsylvania Avenue, NW., Washington, D.C. 20461.

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[2] Federal Energy Administration, *Energy Reporter* (Citizen Newsletter), 1975 (Mar.).

[3] Refrigerators, refrigerator-freezers, and freezers, *Federal Register*, December 31, 1974, *39*(259), 45334-45347.

[4] "Energy Information and Disclosure" bill as reported out of Senate Commerce Committee on June 12.

ENERGY CONSERVATION PUBLICATIONS

Single copies are available free from the following Government agencies.

National Bureau of Standards, Washington, D.C. 20234:

- ENERGY EFFICIENCY IN ROOM AIR CONDITIONERS. No. LC 1053. Pamphlet. (Department of Commerce).

Consumer Information, Dept. FE, Pueblo, Colorado 81009:

- CHECKING YOUR UTILITY BILLS. No. 260C. (Office of Consumer Affairs).
- COMO ECONOMIZAR ENERGIA Y DINERO EN SU HOGAR (How to Save Energy and Money in Your Home). (Federal Energy Administration).
- 1975 GAS MILEAGE GUIDE FOR NEW CAR BUYERS. 10 pages; prepared by Environmental Protection Agency; lists fuel economy of over 250 new car models. Gives number of miles per gallon for each model, both domestic and foreign. (FEA).
- TIPS FOR ENERGY SAVERS. 32 pages. Recommends practical ways to conserve energy around the home and in the automobile. (FEA).
- TIPS FOR MOTORISTS. 10 pages; gives 30 ways to make gasoline go further. (FEA).

Public Information Office, Federal Power Commission, 825 North Capitol Street, NE., Washington, D.C. 20426:

- YOUR ELECTRIC METER...HOW TO READ IT.

Office of Public Affairs, Department of Transportation, 400 Seventh Street, SW., Washington, D.C. 20590:

- GASOLINE: MORE MILES PER GALLON. 12 pages.

REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Home buyers and sellers will receive advance disclosure of all finance charges and settlement costs under provisions of the Real Estate Settlement Procedures Act of 1974. The law, which became effective on June 20, 1975, applies to most transactions involving federally related mortgage loans. In addition to advance disclosure of costs, the law prohibits kickbacks or referral fees, limits the amounts home buyers are required to place in escrow accounts established to insure the payment of real estate taxes and insurance, and requires reforms and modernization of local recordkeeping of land-title information.

NONWOVEN FABRICS: AN OVERVIEW

Nancy G. Harries

Consumers can expect to see additional nonwoven fabrics in the marketplace in the future. Nonwoven fabrics in durable products are expected to show the largest growth, although nonwovens in disposable products will continue to be important. In 1974, the value of nonwoven fabrics consumed in the United States was reported to be $585 million, about equally divided between durable and disposable products. The value of nonwoven fabrics is predicted to increase to $1.4 billion in 1980, which represents a growth rate of about 16 percent per year[1]

Definition of Nonwoven Fabrics

Nonwoven fabrics are structured directly from fibers or fiber solutions; the yarn stage of fabric manufacture is omitted. The International Nonwovens and Disposable Association defines nonwoven fabrics as "...sheet or web structures made by bonding fibers, yarns, or filaments by mechanical, thermal, chemical and/or solvent means."[2] Nonwoven fabrics are generally classified either by the *manufacturing process* used for fabric formation or the intended *end use* (disposable or durable). There are many manufacturing processes used to produce nonwoven fabrics, and many of the processes can be used to produce fabrics for use in either disposable or durable products. Disposable products include those discarded after a single use (diapers), or at most a few uses (a wiping cloth or lab coat, for example). Durable nonwoven fabrics are those incorporated into other products and used continuously (the interlining in a dress or the backing of a carpet). Some of the new durable nonwovens are being produced for use as independent fabrics (as in draperies) rather than as parts of other products.

The definition of the term nonwoven has created some confusion within the textile trade. Several other fabric structuring methods that do not involve weaving—knit, net, lace, and braid structures—produce fabrics that are technically not woven, but that are not classified as nonwoven. Furthermore, the nonwoven fabric category, as defined within the textile industry, excludes: Heavyweight felts, such as blankets, carpets, and pressed wool felts; conventional paper products made from wood pulp, such as paper napkins; scrim-reinforced vinyl fabrics, such as upholstery, or tapes; and pharmaceutical coil, tipped applicators, cotton and rayon balls, and gauze-based surgical dressings filled with cotton or rayon batting.

Manufacturing Processes for Nonwoven Fabrics

Most manufacturing techniqes fall into five general processes—dry, wet, composite, spunbonded, and spunlaced.

Dry processes. Dry-process nonwovens currently account for about 50 percent of nonwoven production and may continue to be the largest category of production through 1980 (see footnote 1). The fiber web is generally produced by one of two methods—carding or air-laying. In the carding process, which is the more common of the two methods, the fibers are alined or oriented somewhat parallel to each other. The weight of the web is often built up by using a series of cards to form a wingle web. For added strength and pliability, the carded webs can be laid with the fiber direction alternated in every other layer (referred to as cross-laying the fibers). In the air-lay method the fibers are dispersed by air and laid down with a vacuum to produce the fiber web. The air-lay web generally has its fibers in a more random orientation than that of the alined carded webs, with little preference for the fibers laying in a given direction. A nonwoven product made from one of the random, air-laid webs has more give and is more like the bias of a woven fabric than are products made from carded webs which have increased fabric strength in the direction of the fiber alinement.

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[1] Arthur D. Little, Inc. The outlook for the nonwovens industry. In *Idea 74 Conference Papers*, The International Nonwovens and Disposables Association, 1974.

[2] Moremen, L.J. Nonwovens: An industry overview. *American Association of Textile Technology Annual Conference*, New York, 1975.

Fibers in the webs made with the carding and air-laying processes are bonded and finished by chemical, thermal, or mechanical methods. The bonding methods available include spray, immersion, needle punching, and solvent or print bonding. In the needle-punch fiber-bonding process, the fibers are secured in the web by fiber entanglement, a mechanical method. This method forms a fiber interlocking cohesion similar to that achieved with yarns in woven fabrics. Many new techniques of fiber entanglement, without the use of binders or needles, can be expected in the future. Webs formed by fiber entanglement generally provide a softer hand and drape in nonwoven fabrics than do fiber webs which are carded or air laid and then bonded together.

The dry-lay methods of nonwoven manufacture typically require less capital investment and generate a web at a much slower speed than the wet-lay processes. Most fibers, both natural and manmade, can be used in the dry-lay processes. There is a wide degree of flexibility in the type of product produced based on the directional orientation of the fibers in the web, and the bonding application used. Many of the nonwoven interfacing fabrics, wiping cloths, and limited-use apparel are produced by dry-lay processes.

Wet processes. In the wet forming processes, fibers are suspended in a large volume of water, then dispersed on a rotating drum or screen while the water is extracted leaving a web of fibers held together by surface tension. This fiber web is removed from the screen and is processed through the drying, bonding, curing, and finishing processes. Cellulosic fibers (rayon and acetate) are used primarily in the wet processes because they cost less than synthetic fibers and because they have natural hydrogen bonding characteristics. Polyester, polypropylene, and nylon synthetic fibers also can be used. The wet processes offer high speed and uniform production in a broad range of product weights. A high capital investment and special technical skills are required. Producers of wet-lay products must look to large markets for their products because of the high production speed. In 1974 only 15 percent of nonwovens were made by the wet processes, and most of these were for industrial use (see footnote 1).

Composite processes. Composite and laminated nonwoven fabrics are multicomponent or layered fabrics. The nonwoven layer may include reinforced fabrics, combinations of wet and dry-formed nonwovens, spunbonded and needle-punched laminates, and a wide variety of other combinations. Examples of uses of nonwoven composite fabrics include surgical gowns, drapes, and hospital bed sheets. Composite nonwoven fabrics are advantageous because of the increased tensile and tear strength the added layers provide. The outerlayers are frequently reinforced with a nylon scrim or web, laminated in between the two outer layers. Composite nonwovens accounted for about 1 percent of nonwoven production in 1974 (see footnote 1).

Spunbonded processes. The fastest growing type of web-forming process is known as spunbonding. Fibers or filaments are produced in a molten state and extruded through a spinneret. Bonding takes place as the molten, semimelted fibers cross over each other and fuse as they are laid down on a moving conveyor. The web may receive further finishing treatment after this bonding takes place. Thermoplastic fibers (those that melt with heat rather than scorch) of polyester, polyolefin, polypropylene, and nylon are the primary fibers used. The capital investment for spunbonding is very high, and product development requires a lengthy lead time. However, the high expenditure is considered worthwhile by industry because the fabric has better tear and tensile strength than woven or knitted fabrics of similar weights, and the highly automated process makes the finished fabric comparatively inexpensive. Spunbonded fabrics have a smooth surface that can be embossed, flocked, or printed, and require little specialized finishing such as bleaching or shrinking. Current uses for spunbonded fabrics include primary and secondary carpet backing, carpet underpads, bedspreads, mattress pads, and wall coverings.

Spunlaced processes. In this different and newest type of fabric-structuring process, jet streams of water are forced through a web structure, forming an almost wovenlike fabric. The fibers interlace with each other as a result of the water-jet action. The fibers in the spunlaced web have a loose bond, compared with the more rigid bond of the spunbonded webs discussed above. Finished fabrics have the elasticity and flexibility of knitted structures. Spunlaced webs are currently formed from polyester fibers, although other fibers can be used. Spunlaced fabrics, which are just now being commercialized, appear to have great potential for selected large textile markets such as decorative drapery, upholstery, and bedspread fabrics. Industrial applications include secondary carpet backings, shoe liners, coating substrate, laminated backings, and plastic reinforcements. Also, spunlaced fabrics are predicted to have a future for use in soft, apparel fabrics.

Spunlaced and spunbonded nonwoven fabrics together accounted for about 25 percent of nonwoven output in 1974. By 1980 they are predicted to account for nearly 40 percent of all nonwoven fabric production (see footnote 1). Their unique properties which allow them to compete with woven and knitted fabrics will contribute to the growth of nonwoven fabrics in durable products.

Consumer Uses for Nonwoven Fabrics

Disposable nonwoven products account for about one-half of all nonwoven fabric production. Retail sales of products that contained nonwoven disposable fabric were estimated at $1.5 billion in 1974 (see footnote 1). The disposable nonwoven product that consumers used in the largest quantity was diapers. Next in consumer-use volume were sanitary napkins and tampons. The remaining disposable-product sales were for products such as wiping cloths; surgical packs, gowns, and underpads; and limited or single-use apparel. Disposable diapers are predicted to continue to lead the nonwoven market and may more than double in sales by 1980. Disposable diapers now account for about 50 percent of all diaper changes in the United States (see footnote 1).

Durable nonwoven products—products designed to be used continuously—account for the remaining 50 percent of nonwoven fabric production. In the durable nonwoven field, industrial applications are expanding rapidly. Among the many uses are coated, abrasive buffing pads; electrical insulation; highway construction stabilizers; bagging, packaging, and bale wraps; industrial tapes; papermaker's felts; bookbinding, labels, tags, maps, and signs; and substrate for vinyl-coated material such as auto tops and in other products designed to be leather substitutes. In the homefurnishings arena, durable nonwovens are becoming a significant part of the market. They are being used extensively as quilt backing material; carpet backing; dust liners; mattress components; drapery headings; table covers; curtains; and wall coverings.

The nonwoven market is expanding into new products not associated in the past with nonwoven structures. The variety of web forming processes, bonding methods, web treatments and finishes; the availability of synthetic fabrics with different varying chemical and physical properties and the technological ability to make composite fabrics allow increased versatility for nonwoven fabrics. At present, however, nonwoven fabrics are not being used as outer fabrics in the apparel field.

Prices of products made wholly or partially with nonwoven fabrics have generally been competitive with products made with more conventional fabrics. However, recent price increases for nonwoven fabrics may affect their use in products that can be made from conventional fabrics, especially where the prices of conventional fabrics have declined. Price increases are unlikely to affect either the availability or the consumption of products whose use has been due more to the unique performance of the product than to its price; this situation has predominated the nonwoven fabric markets in the past. For example, disposable diapers are purchased instead of reusable diapers presumably because consumers consider their convenience worth the additional cost. Also, in areas such as home furnishings where the use of nonwovens has become integral to the manufacturing process, price increases that are in line with general economic conditions, are unlikely to affect the use of nonwovens.

Sources: The International Nonwovens and Disposables Association (INDA), *Idea 74 Conference Papers,* December 1974. Plus personal communications with representatives from INDA, 10 East 40th Street, New York, N.Y. 10016, and with producers of nonwoven fabrics.

USDA CLOTHING BUDGETS: 1975 COSTS

Children's and adults' clothing budgets at three cost levels have been updated to 1975 prices and are presented in tables 1, 2, and 3. The seasonally adjusted indexes for March 1975 were used to represent 1975. A description of these budgets may be found in the Summer 1974 issue of *Family Economics Review.*

Table 1.—Children's clothing budgets: Annual cost of clothing purchases for children at 3 cost levels, by urbanization and region, United States, 1975 prices[1]

Urbanization, region, and cost level	Infants under 2 years	Girls			Boys		
		2 to 5 years	6 to 11 years	12 to 15 years	2 to 5 years	6 to 11 years	12 to 15
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FARM							
North Central:							
Economy	28	71	90	136	71	107	128
Low-cost	43	109	154	260	92	145	190
Moderate-cost	---	---	237	418	111	208	265
South:							
Economy	38	70	110	143	63	124	137
Low-cost	60	112	174	251	102	158	210
Moderate-cost	---	---	235	357	---	214	302
RURAL NONFARM							
North Central:							
Economy	44	44	92	---	53	91	---
Low-cost	55	74	124	246	76	131	174
Moderate-cost	69	128	181	377	118	191	243
South:							
Economy	40	63	84	126	69	96	118
Low-cost	64	107	144	240	99	143	193
Moderate-cost	86	180	236	360	147	228	294
Northeast:							
Low-cost	66	96	158	205	98	155	215
Moderate-cost	82	166	259	356	152	244	302
West:							
Low-cost	---	100	170	237	118	135	194
Moderate-cost	---	149	250	380	---	185	276
URBAN							
North Central:							
Economy	48	54	85	---	60	106	---
Low-cost	65	107	156	230	95	151	165
Moderate-cost	78	150	224	341	131	205	233
South:							
Economy	42	72	109	115	73	111	---
Low-cost	67	110	147	210	101	155	177
Moderate-cost	90	164	228	368	150	233	273
Northeast:							
Economy	37	84	104	---	95	142	---
Low-cost	59	108	151	199	118	149	180
Moderate-cost	82	170	252	374	171	226	285
West:							
Economy	37	60	101	---	68	102	---
Low-cost	61	98	157	188	99	136	162
Moderate-cost	78	151	235	318	143	205	241

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[1] Estimates based on expenditure data from the 1960-61 Survey of Consumer Expenditures by the U.S. Bureau of Labor Statistics and the U.S. Department of Agriculture, and on changes in prices paid by urban families since the Survey date.

Budget levels: The economic levels of the budgets are those at which families spent for food at the levels of 3 USDA food plans—economy, low-cost, and moderate-cost.

Computation: The budgets were based on the data for all children in families of husband and wife with 1 to 5 children and no other persons. Budgets are not shown for categories that had data on less than 30 individual children. Estimates could not be computed at any of the 3 budget levels for farm children in the Northeast and West, and at the economy level for rural nonfarm children in the Northeast and West. Urban budgets at low-cost and moderate-cost were derived from categories with 100 or more children. Most of the other budgets were derived from categories with 30 to 99 children.

Items covered: The budgets show costs for garments and shoes, but exclude clothing materials and clothing upkeep, as data for individual persons are not available for these 2 categories. On the basis of family data from the 1960-61 Survey, costs of clothing materials and upkeep might add 10 to 15 percent to the cost of a given budget.

Updating costs: Annual costs of the clothing budgets were updated to 1975 by adjusting for price changes for clothing since the Survey dates. The Apparel and Upkeep Index, and the price indexes for women's and girls' garments, men's and boys' garments, and footwear, subgroups of the Consumer Price Index published regularly by the U.S. Bureau of Labor Statistics, were used for adjusting components. The seasonally adjusted indexes for March 1975 were used to represent 1975.

Table 2.—Women's clothing budgets: Annual cost of clothing purchases for women at 3 cost levels, by urbanization and region, United States, 1975 prices[1]

Urbanization, region, and cost level	Unmarried, living in families		Married			Independent consumers		65 years and over
	16 to 17 years	18 to 24 years	18 to 24 years, not employed	25 to 64 years, not employed	25 to 64 years, employed	25 to 64 years, employed	25 to 64 years, not employed	
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FARM								
North Central:								
Economy	173	---	---	113	---	---	---	---
Low-cost	308	511	147	144	183	---	---	67
Moderate-cost	---	736	---	238	---	---	---	103
South:								
Economy	---	---	---	97	---	---	---	---
Low-cost	294	327	160	145	218	---	---	71
Moderate-cost	458	480	---	260	376	---	---	81
Northeast:								
Economy	---	---	---	85	---	---	---	---
Low-cost	---	---	---	113	---	---	---	---
Moderate-cost	---	---	---	202	---	---	---	---
RURAL NONFARM								
North Central:								
Economy	---	---	---	71	---	---	---	54
Low-cost	---	349	120	119	---	---	---	81
Moderate-cost	---	---	---	227	---	---	---	165
South:								
Economy	---	---	101	74	---	---	---	47
Low-cost	332	354	156	125	266	---	---	76
Moderate-cost	---	---	270	255	499	---	---	167
Northeast:								
Economy	---	---	---	74	---	---	---	49
Low-cost	---	---	---	133	---	---	---	70
Moderate-cost	---	---	---	263	---	---	---	---
West:								
Economy	---	---	---	74	---	---	---	---
Low-cost	---	---	---	127	---	---	---	---
Moderate-cost	---	---	---	248	---	---	---	---
URBAN								
North Central:								
Economy	---	---	---	81	---	---	55	53
Low-cost	314	454	221	175	220	201	127	113
Moderate-cost	448	591	307	269	334	296	---	179
South:								
Economy	---	198	147	90	---	---	---	60
Low-cost	300	464	244	167	185	307	154	88
Moderate-cost	462	669	373	291	361	470	---	156
Northeast:								
Economy	---	---	---	84	---	---	---	77
Low-cost	298	436	222	176	202	182	101	117
Moderate-cost	481	610	364	303	376	316	225	171
West:								
Economy	---	---	108	78	---	---	---	68
Low-cost	243	443	197	177	187	242	192	107
Moderate-cost	367	563	305	295	349	330	---	162

[1] Estimates based on expenditure data from the 1960-61 Survey of Consumer Expenditures by the U.S. Bureau of Labor Statistics and the U.S. Department of Agriculture, and on changes in prices paid by urban families since the Survey date.

Budget levels: The economic levels of the budgets are those at which families spent for food at the levels of 3 USDA food plans—economy, low-cost, and moderate-cost.

Computation: The budgets for unmarried women, living in families, and for married women were based on the data for women in families of various types. Independent consumers are persons living alone or in a household with others but independent financially—not pooling income and expenditures. The group 65 years and over includes both independent consumers and family members. Budgets are not shown for categories that had data on less than 30 individual women. Estimates could not be computed at any of the 3 budget levels for farm women in the West.

Items covered: The budgets show costs for garments and shoes, but exclude clothing materials and clothing upkeep, as data for individual persons are not available for these 2 categories. On the basis of family data from the 1960-61 Survey, costs of clothing materials and upkeep might add 10 to 15 percent to the cost of a given budget.

Updating costs: Annual costs of the clothing budgets were updated to 1975 by adjusting for price changes for clothing since the Survey dates. The Apparel and Upkeep Index, and the price indexes for women's and girls' garments, men's and boys' garments, and footwear, subgroups of the Consumer Price Index published regularly by the U.S. Bureau of Labor Statistics, were used for adjusting components. The seasonally adjusted indexes for March 1975 were used to represent 1975.

Table 3.—Men's clothing budgets: Annual cost of clothing purchases for men at 3 cost levels, by urbanization and region, United States, 1975 prices[1]

Urbanization, region, and cost level	Unmarried, living in families		Married		Independent consumers, 25 to 64 years	65 years and over
	16 to 17 years	18 to 24 years	18 to 24 years	25 to 64 years		
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FARM						
North Central:						
Economy	---	---	---	130	---	78
Low-cost	221	252	---	172	---	100
Moderate-cost	338	322	---	258	---	148
South:						
Economy	161	---	---	124	---	73
Low-cost	212	247	---	179	---	95
Moderate-cost	---	382	---	268	---	148
Northeast:						
Economy	---	---	---	115	---	---
Low-cost	---	---	---	130	---	88
Moderate-cost	---	---	---	196	---	---
RURAL NONFARM						
North Central:						
Economy	---	---	---	91	---	47
Low-cost	---	251	---	146	---	70
Moderate-cost	---	---	---	237	---	119
South:						
Economy	---	---	---	99	---	64
Low-cost	187	237	204	169	---	87
Moderate-cost	---	391	---	287	---	142
Northeast:						
Economy	---	---	---	87	---	---
Low-cost	---	314	---	179	---	57
Moderate-cost	---	399	---	282	---	82
West:						
Economy	---	---	---	129	---	---
Low-cost	---	---	---	189	---	100
Moderate-cost	---	---	---	280	---	---
URBAN						
North Central:						
Economy	---	---	---	86	---	45
Low-cost	238	263	242	179	129	95
Moderate-cost	308	341	297	255	144	144
South:						
Economy	---	---	---	101	---	50
Low-cost	192	278	238	180	159	82
Moderate-cost	277	376	313	285	286	141
Northeast:						
Economy	---	---	---	93	---	45
Low-cost	208	234	203	165	120	80
Moderate-cost	297	330	292	272	265	129
West:						
Economy	---	---	---	109	---	53
Low-cost	178	246	232	194	207	77
Moderate-cost	246	312	286	284	307	116

[1] Estimates based on expenditure data from the 1960-61 Survey of Consumer Expenditures by the U.S. Bureau of Labor Statistics and the U.S. Department of Agriculture, and on changes in prices paid by urban families since the Survey date.

Budget levels: The economic levels of the budgets are those at which families spent for food at the levels of 3 USDA food plans—economy, low-cost, and moderate-cost.

Computation: The budgets for unmarried men, living in families, and for married men were based on the data for men in families of various types. Indepedent consumers are persons living alone or in a household with others but independent financially—not pooling income and expenditures. The group 65 years and over includes both independent consumers and family members. Budgets are not shown for categories that had data on less than 30 individual men. Estimates could not be computed at any of the 3 budget levels for farm men in the West.

Items covered: The budgets show costs for garments and shoes, but exclude clothing materials and clothing upkeep, as data for individual persons are not available for these 2 categories. On the basis of family data from the 1960-61 Survey, costs of clothing materials and upkeep might add 10 to 15 percent to the cost of a given budget.

Updating costs: Annual costs of the clothing budgets were updated to 1975 by adjusting for price changes for clothing since the Survey dates. The Apparel and Upkeep Index, and the price indexes for women's and girls' garments, men's and boys' garments, and footwear, subgroups of the Consumer Price Index published regularly by the U.S. Bureau of Labor Statistics, were used for adjusting components. The seasonally adjusted indexes for March 1975 were used to represent 1975.

NUTRITION LABELING--TOOLS FOR ITS USE

Betty Peterkin

A bulletin, *Nutrition Labeling—Tools for Its Use* (AIB-382), and a NUTRIMETER have been developed by the Consumer and Food Economics Institute to help people use nutrition information on food labels to check and improve their diets. A NUTRIMETER *Student's Guide* (MP-1303) and a NUTRIMETER *Teacher's Guide* (MP-1304) tell how these materials might be used by students in secondary schools, colleges, and universities.

The Bulletin

The bulletin describes and supplements the nutrition information on food labels. It includes:

- Explanations of some of the terms on the nutrition information panel on food labels—calories, grams, percentage of the U.S. Recommended Daily Allowance (U.S. RDA), and riboflavin, for example.
- A table showing amounts of food energy (calories), protein, 5 vitamins, and 2 minerals supplied by each of 900 foods. Amounts of nutrients are shown as a percentage of the U.S. RDA—the way they are shown on food labels.[1] The table includes some foods that are not currently labeled—fresh meat and fresh fruit and vegetables, for example.
- A table showing the amounts of nutrients (as percentages of the U.S. RDA) recommended for men, women, and children of different ages.
- Lists of foods that are important sources of specific nutrients.
- A seven-step procedure for using information on the food labels and in the publication to check and possibly improve the nutrient content of the diet.

The NUTRIMETER

The NUTRIMETER is a device designed to help total the number of calories and the percentage of the U.S. RDA for seven nutrients supplied by foods eaten in a day. It is intended for use at home or at school, not at the store. The NUTRIMETER has a calibrated bar with a sliding arrow for calories and for each nutrient (see illustration).

To use the NUTRIMETER, place all arrows at the "0" on bars. Then, for each food you eat, move arrows to the right the distance that represents the percentage of the U.S. RDA for various nutrients provided by the food. Likewise, move the arrow for calories to represent the calories in foods. The percentage of the U.S. RDA and the calories in a given size serving may be shown on the food label or in the bulletin.

If at the end of the day all arrows reach 100 percent or more, your diet has as much of the seven nutrients as most people need. (A design of the four food groups is shown on one part of the NUTRIMETER to emphasize the need for a varied diet to help provide the many nutrients not shown.) If your diet scores less than 100 percent for some nutrients, check the right panel of the NUTRIMETER for the "Percent U.S. RDA for You." Depending on your sex and age you may not need as much as 100 percent of the U.S. RDA, which was set to cover the amounts of nutrients recommended for most people. The percentages of the U.S. RDA recommended for children of different ages and for women and men are shown.

If for several days in a row your diet supplies less than the percentage of the U.S. RDA recommended, certain changes in food selections may be indicated. Some important food sources of the nutrients are listed on the NUTRIMETER. More detailed lists are included in the bulletin.

You can use the NUTRIMETER to count calories, while checking to see that needs for nutrients are met. However, if you need to gain or lose more than a few pounds, check with your physician.

The *Student's Guide* and the *Teacher's Guide* describe eight activities for the class, committee, or student using the bulletin and the NUTRIMETER. These activities are beleived to be suitable for students in secondary schools, colleges, and universities.

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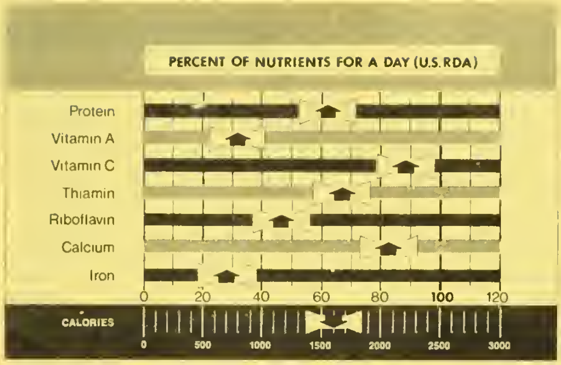
[1] For a discussion of nutrition labeling and the U.S. RDA see: Peterkin, B., Nutrition labeling for the consumer, *Family Economics Review*, pp. 7-14. September 1973.

NUTRIMETER
FOR CHOOSING FOODS THAT PROVIDE NUTRIENTS YOU NEED



Purposes of Bulletin and NUTRIMETER

Finding out how good a diet is in terms of nutrients it provides is a basic step to using nutrition information on food labels to improve that diet. To accomplish that basic step, information such as that included in the bulletin—nutritive values of foods not labeled, the part of the U.S. RDA recommended for men, women, and children of different ages, and procedures for using this information—is required.

The purpose of the NUTRIMETER is threefold: (1) To help total the calories and the percentages of the U.S. RDA for nutrients provided by foods for a day; (2) to demonstrate the concept that nutrients from a variety of foods together provide a nutritious diet; and (3) to encourage people, through the novelty of the device, to evaluate their diets for a few days and, if indicated, change food selections to improve their diets.

The bulletin and the NUTRIMETER do not provide guidance for people with health problems that require special diets. They do not provide information about the types of fat, cholesterol, and sodium, for which values are shown on labels of some foods.

Users

Some people want tools for determining the nutritive value of foods they eat, as evidenced by requests for USDA publications such as *Nutritive Value of Foods*, HG-72. This number will probably increase as nutrition information on labels is promoted and Food and Drug Administration regulations go into effect (July 1, 1975). The bulletin and the NUTRIMETER will be useful to these people.

Teachers, extension agents, and other nutrition educators across the country are attempting to educate people to use nutrition information on food labels. It is expected that many of these educators will assist and encourage groups of interested consumers and students in their initial use of the bulletin and the NUTRIMETER.

Many people probably will not care to or be able to use procedures for checking and improving their diets described in the bulletin and on the NUTRIMETER. To provide guidance for people who prefer a simpler approach to selecting a nutritious diet, USDA consumer publications on food selection will continue to present and interpret The Daily Food Guide as a basis for making food choices.

How to Order

Materials are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Prices for single copies as follows:

Nutrition Labeling—Tools for Its Use, Agriculture Information Bulletin No. 382, $1.15.

NUTRIMETER, 70 cents.

NUTRIMETER Student's Guide, Miscellaneous Publication No. 1303, 30 cents.

NUTRIMETER Teacher's Guide, Miscellaneous Publication No. 1304, 25 cents.

A discount of 25 percent may be allowed on orders of 100 or more copies of a single publication.

HOUSING IN MULTIUNIT BUILDINGS

Lucie G. Krassa

Nine out of 10 housing units in multiunit buildings under construction in 1973 were in buildings with five or more units. The majority of these units had air-conditioning, electric heat, two or more bedrooms, one bathroom, and were in buildings with fewer than four floors (see table). These data, which include buildings with units for rent or condominium ownership and buildings owned by cooperatives, are from a new series of statistics published by the U.S. Bureau of the Census. This series "Characteristics of New Multiunit Residential Buildings" includes the characteristics of units in buildings with five or more units, and in buildings with two or more units. The series also includes data on the characteristics of the buildings, such as the availability of parking spaces. All data are tabulated for the United States and for four regions.

As new units are added to the total existing housing stock, and as older units are removed and some existing units improved, the overall

Selected characteristics of housing units in multiunit buildings under construction,[1] *December 31, 1973, United States and 4 regions*

(Buildings with five or more units)

Characteristic	United States	North-east	North Central	South	West
Total units (thousands) ..	932	153	154	478	147
	Percent	*Percent*	*Percent*	*Percent*	*Percent*
Total[2]	100	100	100	100	100
With air-conditioning	88	(3)	89	97	61
Heating fuel:					
Electric heat	62	(3)	40	76	55
Gas	31	(3)	58	19	44
Oil	6	(3)	1	6	(4)
Other	1	(3)	1	(4)	(4)
Number of bedrooms:					
None	4	7	4	3	7
1	38	45	41	33	41
2	49	37	49	54	43
3 or more	9	11	6	10	9
Number of bathrooms:					
1	52	(3)	71	43	56
1-1/2	17	(3)	16	20	12
2 or more	31	(3)	14	37	32
Number of floors:					
1 to 3	68	50	80	67	79
4 or more	32	50	20	33	21

[1] Refers to buildings with less than 50 percent of the units occupied or ready for occupancy.

[2] Excludes units for which characteristics were not reported.

[3] Estimate does not meet publication standards.

[4] Less than 0.5 percent.

Note: Detail may not add to total due to rounding.

Source: U.S. Department of Commerce, Bureau of the Cencus, *Housing Starts*—Supplement, "Characteristics of New Multiunit Residential Buildings: 1973," (Construction Reports, C20-74-Supplement), Washington, D.C., 1974.

characteristics of available housing change. Families looking for housing must choose from the existing stock of housing, and the new series from the Bureau of the Census gives an indication of the direction of changes in the characteristics of multiunit housing and the housing that families will find available in the future. Data from the 1970 Census of Housing show that only 42 percent of renter-occupied units in multiunit housing with five or more units had air-conditioning in 1970.[1] One-half of the apartments had only one bedroom and 12 percent had none. Electric heat was available in only 10 percent of the units. Units surveyed as part of the 1970 Census, of course, included units in all existing buildings; 79 percent were in buildings constructed before 1965.

The proportion of units in new buildings with five or more units that were condominiums or cooperatives has increased rapidly in the last 3 years. According to data from the U.S. Bureau of the Census series "Market Absorption of Apartments," 23 percent of the units in buildings completed in the first three quarters of 1974 were in these categories compared with 13 percent in 1973, and 8 percent in 1972 and 1971.

The trend of new units to have air-conditioning and electric heat, and the decreasing proportion of new units that are for rent may have implications for families with low and moderate incomes. Those unable to pay the price of energy-consuming utilities or unable to purchase a condominium may find their choices of available housing reduced. On the other hand, families who wish to buy but who cannot afford single-family homes may find that the increase in condominium housing and the trend toward larger units in multiunit housing will make home-buying a possibility.

Sources: U.S. Department of Commerce, Bureau of the Census, *Housing Starts*—Supplement, "Characteristics of New Multiunit Residential Buildings: 1973," (Construction Reports, C20-74-Supplement), Washington, D.C., 1974; 1970 *Census of Housing*, "Metropolitan Housing Characteristics" (HC[2]-1), Washington, D.C., 1972. U.S. Department of Commerce and U.S. Department of Housing and Urban Development, *Market Absorption of Apartments* (Current Housing Reports, H-130-74-4), Washington, D.C. 1975.

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[1] Data from the new series on multiunit housing and from the 1970 Census of Housing are not strictly comparable because the data from the 1970 Census of Housing refer to renter-occupied units only and the new series includes units that were condominiums or cooperative housing.

OCCUPATIONAL STRUCTURE OF U.S. JOBS: 1960 AND 1970

The U.S. work force increased from 65 million to 77 million persons between 1960 and 1970. White collar workers made up 45.6 percent of the work force in 1970, up from 40.8 percent 10 years earlier. The growth of the white-collar work force reflected an increase in commercial and government offices and in consumer demand for services. The relatively slow growth of manufacturing and construction industries during the 1960's depressed the demand for operatives, nonfarm laborers, and craft workers, and accounted for the decline of blue-collar workers from 36.5 to 33.4 percent of the work force. Service workers retained their relative share of total employment over the decade—about 12 percent, but farmworkers fell from 6.2 percent to 2.9 percent of all employed persons.

Women made up 38 percent of the work force in 1970, up from 33 percent in 1960. The largest advances in female employment occurred where women traditionally have represented a significant proportion of workers—clerical and service jobs.

Changes in the occupational patterns between 1960 and 1970 generally reinforced trends observed during the 1950's, when professional, technical, and kindred workers led all occupational groups in rate of expansion followed by clerical workers. There were two major exceptions: Private household workers declined in number between 1960 and 1970 in contrast to their growth over the previous 10 years, and sales workers increased more gradually than in the past as many retail stores adopted self-service merchandising.

Source: Dicesare, C.B. Changes in the occupational structure of U.S. jobs. *Monthly Labor Rev.* *98*(3):24-34. 1975 (Mar.).

POVERTY IN 1973

The number of persons whose incomes were below the low-income or poverty threshold decreased in 1973 for the second straight year. About 23 million persons were classified as low income, 6.1 percent fewer than in 1972.

The low-income or poverty threshold is a measure of the income needed to provide families differing in size, composition, and place of residence a minimum adequate level of living. It is adjusted annually in line with the Consumer Price Index to allow for increasing costs. In 1973, the low-income threshold was $4,540 for a nonfarm family of four, and $3,871 for a farm family.

The number of white persons below the low-income level declined between 1972 and 1973 as it had the previous year. Although white persons made up almost two-thirds of all low-income persons in 1973, the poverty rate for white persons was considerably lower (8.4 percent) than the rate for black persons (31.4 percent) or for persons of Spanish origin (21.9 percent).

The number of low-income aged persons (65 and over) declined by 10 percent between 1972 and 1973. This continues a decrease observed the previous year and reflects substantial increases in Social Security benefits enacted since 1970. In 1973 there were 3.4 million persons 65 and over below the low-income level. They accounted for about 15 percent of all poor persons.

Families headed by a woman made up 45 percent of all low-income families in 1973—up from 43 percent in 1972. Low-income black families were more likely to be headed by a woman than low-income white families—64 and 37 percent, respectively.

About 6 of every 10 low-income persons resided in metropolitan areas in 1973. A higher proportion of low-income blacks than whites lived in metropolitan areas (68 percent compared with 56 percent). Black low-income persons were disproportionately concentrated in the central cities whereas whites were distributed more equally between the central cities and the suburban rings. Of the 10 Federal regions, Dallas-Fort Worth and Atlanta had the highest concentration of poor persons (17.5 and 15.5 percent, respectively), and Chicago and Boston had the lowest (8.1 percent and 8.4 percent, respectively).[1]

---

[1] The Federal regions are represented by the following cities: Boston, New York, Philadelphia, Atlanta, Chicago, Dallas-Fort Worth, Kansas City, Denver, San Francisco, and Seattle.

Source: U.S. Bureau of the Census. *Characteristics of the Low-Income Population: 1973.* (Current Population Reports, Series P-60, No. 98) Washington, D.C.: U.S. Government Printing Office, 1975.

FARM POPULATION OF THE UNITED STATES 1973

Approximately 9½ million persons, or 4.5 percent of the total U.S. population, lived on farms in April 1973. Although this was an apparent drop in farm population from the previous year and a continuation of the long-time downward trend in the farm population, it was not a statistically significant change. The drop in farm population between 1970 and 1973 was the first time since the end of World War II that a 3-year interval did not result in a significant loss in the number of farm residents. This apparent stability, however, applied only to the white farm population; the number of persons of minority races living on farms continued to decline sharply.

Between 1970 and 1973 the number of farm children under 14 years old declined by 13 percent, paralleling the recent national decline in the birth rate which has extended to farm as well as nonfarm areas. In 1973 children under 14 years accounted for less than a fourth of the total farm population compared with a third in 1960. In the 3-year period between 1970 and 1973, there was no significant change in the number of farm persons 14 years and older.

About three-fifths of farm residents 14 years and older were in the labor force in 1973, either working or seeking work. Unemployment was low—1.9 percent among farm residents compared with 5.3 for the civilian nonfarm population—reflecting, in part, the high incidence of multiple job holding among persons employed in agriculture. About half the farm resident labor force was engaged solely or primarily in nonagricultural pursuits. Although the same number were so employed in 1960, the decline in number of farm residents has meant an increase in the proportion of farm residents employed in nonagricultural industries—48 percent in 1973 compared with 33 percent in 1960. Nonagricultural employment in the farm resident labor force was more prevalent among women than among men. About two-thirds of the women were employed in nonagricultural industries in 1973 compared with two-fifths of the men.

Source: U.S. Department of Commerce, Bureau of the Census, CURRENT POPULATION REPORTS, Series Census—ERS P-27, No. 45, September 1974.

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

The following is for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

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Single copies of the following are available free from the U.S. Department of Agriculture, Washington, D.C. 20250. Please address your request to the office indicated.

From Office of Communication:

- NUTRITION—FOOD AT WORK FOR YOU. GS 1. Slightly revised January 1975.
- GROWING AZALEAS AND RHODODENDRONS. G 71. Revised February 1974.
- EGGS IN FAMILY MEALS—A GUIDE FOR CONSUMERS. G 103. Slightly revised January 1975.
- VEGETABLES IN FAMILY MEALS: A GUIDE FOR CONSUMERS. G 105. Slightly revised January 1975.
- FRUITS IN FAMILY MEALS—A GUIDE FOR CONSUMERS. G 105. Revised February 1975.
- MILK IN FAMILY MEALS: A GUIDE FOR CONSUMERS. G 127. Slightly revised December 1974.

From Information Division, Agricultural Marketing Service:

- HANDLED WITH CARE—EGG PRODUCTS INSPECTION ACT. AMS 560. November 1974.

From Economic Research Service, Division of Information:

- BALANCE SHEET OF THE FARMING SECTOR 1974. AB 376. September 1974.
- BALANCE SHEET OF THE FARMING SECTOR BY VALUE OF SALES CLASS, 1960-73. AB 376 Sup. 1. April 1975.
- THE FOOD AND FIBER SYSTEM—HOW IT WORKS. AB 383. March 1975.
- SOCIAL AND ECONOMIC CHARACTERISTICS OF THE POPULATION IN METRO AND NONMETRO COUNTIES, 1970. AER 272. March 1975.

From Special Reports Division, Office of Communication:

- U.S. INTERNATIONAL AGRICULTURAL TRADE: ITS GROWING IMPORTANCE TO THE NATION'S ECONOMY, and QUESTIONS AND ANSWERS ON THE WORLD FOOD SITUATION. (Set of six booklets prepared jointly by Economic Research Service and Foreign Agricultural Service. June to November 1974.)

COST OF FOOD AT HOME

Cost of Food at Home[1] *Estimated for Food Plans at Three Cost Levels, April 1975, U.S. Average*

Sex-age groups	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:[2]						
20 to 54 years	27.90	34.90	41.90	121.00	151.40	181.20
55 years and over	24.90	30.60	36.60	107.50	132.90	158.40
Family of 4:						
Children, 1-2 and 3-5 years	39.50	49.00	58.80	171.00	212.60	254.10
Children, 6-8 and 9-11 years	47.90	59.80	71.70	207.40	259.30	310.20
INDIVIDUALS[3]						
Child:						
7 months to 1 year	5.40	6.50	7.70	23.20	28.30	33.30
1 to 2 years	6.40	7.80	9.30	27.70	33.90	40.20
3 to 5 years	7.70	9.50	11.40	33.30	41.10	49.20
6 to 8 years	10.00	12.50	14.90	43.30	54.00	64.60
9 to 11 years	12.50	15.60	18.70	54.10	67.70	80.90
Male:						
12 to 14 years	13.30	16.60	19.80	57.60	71.90	85.90
15 to 19 years	14.60	18.30	21.90	63.40	79.10	94.90
20 to 54 years	14.10	17.70	21.30	61.00	76.70	92.10
55 years and over	12.40	15.30	18.40	53.60	66.50	79.60
Female:						
12 to 19 years	11.80	14.60	17.40	51.20	63.30	75.30
20 to 54 years	11.30	14.00	16.80	49.00	60.90	72.60
55 years and over	10.20	12.50	14.90	44.10	54.30	64.40
Pregnant	14.00	17.20	20.40	60.50	74.50	88.50
Nursing	14.80	18.40	21.90	64.30	79.80	94.90

[1] These estimates were computed from quantities in food plans published in *Family Economics Review*, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistics.

[2] Ten percent added for family size adjustment. See footnote 3.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 person; 6-or-more-person—subtract 10 percent.

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers

(1967 = 100)

Group	Apr. 1975	Mar. 1975	Feb. 1975	Apr. 1974
All items	158.6	157.8	157.2	144.0
Food	171.2	171.3	171.6	158.6
Food at home	171.0	171.4	172.0	159.4
Food away from home	172.2	171.3	170.5	155.6
Housing	164.7	163.6	162.7	146.0
Shelter	167.6	166.6	165.8	150.2
Rent	135.9	135.5	135.1	128.8
Homeownership	179.4	178.2	177.3	158.2
Fuel and utilities	164.6	163.0	162.2	147.0
Fuel oil and coal	229.0	228.3	229.5	206.5
Gas and electricity	166.3	164.0	162.7	142.0
Household furnishings and operation	156.8	155.6	154.7	134.0
Apparel and upkeep	141.3	140.9	140.2	133.6
Men's and boys'	142.2	141.3	140.6	134.2
Women's and girls'	136.0	136.1	135.4	132.4
Footwear	144.4	144.0	143.0	136.3
Transportation	146.2	144.8	143.5	134.4
Private	145.5	144.0	142.5	133.1
Public	152.4	152.3	152.3	146.3
Health and recreation	152.1	151.1	150.2	136.3
Medical care	165.8	164.6	163.0	145.6
Personal care	149.5	148.9	147.8	133.1
Reading and recreation	143.5	142.0	141.8	130.4
Other goods and services	146.8	146.5	145.9	133.6

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of Prices Paid by Farmers for Family Living Items

(1967 = 100)

Item	May 1975	Apr. 1975	Mar. 1975	May 1974	Apr. 1974	Mar. 1974
All items	175	173	173	163	157	156
Food and tobacco	---	---	176	---	---	161
Clothing	182	---	---	---	---	162
Household operation	---	170	---	---	---	149
Household furnishings	---	153	---	---	---	135
Building materials, house	---	---	183	---	---	169

Source: U.S. Department of Agriculture, Statistical Reporting Service.

Note: Survey months for prices paid by farmers for clothing, household operation, and household furnishings have been changed. The index for clothing is now being published for February, May, August, and November. Indexes for household operation, and household furnishings are being published for January, April, July, and October.

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FAMILY ECONOMICS REVIEW

HIGHLIGHTS/FALL 1975

STRETCHING THE CLOTHING DOLLAR

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COST OF DOING LAUNDRY AT HOME

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STRETCHING THE CLOTHING DOLLAR

by Virginia Britton

To get the most for the clothing dollar, today's family has several alternatives—sewing at home, making home repairs and alterations, using handed-down clothing, purchasing used clothing, and careful shopping for new clothing. A family may use all of these alternatives at some time during a year. The method chosen for acquiring any specific item will depend on the type of item being acquired and its intended use, the urgency for saving money, the family's standards, the energy and skills of family members and their time and equipment, and the availability of local outlets.

Although most families acquire a major portion of their clothing as new ready-to-wear items, about one-fifth of the clothing acquired by families with low to moderate incomes comes from other sources. Specialists working with families can help them to take an objective look at alternative ways of obtaining clothing, develop flexibility and imagination in adjusting to changing conditions, and be ready to make speedy decisions to take advantage of unusual opportunities for acquiring needed garments.

Developing skills in shopping and in creating and caring for garments plays a key role in stretching the clothing dollar. The acquisition of skills and information increases a person's judgment of quality and appropriateness and can increase her or his willingness to shop widely for clothing and fabrics and to make use of other means of acquiring clothing for the family.

Paying for appropriate durability is important. How long and how hard will the garment be worn and for what types of occasions? Work clothes for construction workers, farmers, garage mechanics, and factory workers in heavy industry need to be highly durable to withstand severe daily wear and many heavy washings. Underwear, nightwear, and hosiery also need to withstand many wearings and washings. On the other hand, great durability of the fabric, notions, and tailoring is not essential for garments that are likely to be rapidly outmoded, outgrown, torn, lost, or used infrequently. For example, infants' clothes may be outgrown long before they are worn out. Active children rip garments on nails and trees and lose gloves and boots, and even shoes and socks in warm weather. Some women quickly tear or snag their long hosiery. Garments for special occasions, such as parties, weddings, or graduation, may be worn seldom and may be outdated or outgrown before there are many opportunities for wearing them.

Sewing at Home

About 41 million persons in the United States probably do some home sewing in a year[1] and spend an estimated $4 billion a year for fabrics, patterns, machines, and notions.[2] Retail sales of yard goods for apparel rose from 636 million square yards in 1965 to 1,355 million square yards in 1974.[3] Sales of knit fabrics were 14 million square yards in 1967 and 623 million in 1974.

About 46 percent of U.S. households reported purchasing fabric in the 12 months ending June 1972, according to a nationwide survey of about 3,400 households interviewed by telephone for the USDA.[4] Twenty-one percent of these "buyer" households had two or more members that purchased fabric. Most of the fabric buyers intended to do their own sewing rather than having someone else do it for them. Fabric-buyer households averaged more members than nonbuyer households, and a higher proportion included children under 19 years of age. Buyer households averaged larger total income than nonbuyer households, but about equal income per capita. Nearly all of the fabric buyers were females, of a wide age span. During the year, the median purchase was five pieces of fabric for spring or summer clothing and two pieces for fall or winter clothing. Based on information on the last piece of fabric bought, the clothing was generally made for the same age group as the purchaser, which probably means for the buyer herself. However, a sizable proportion of the last fabric purchases by those 20 to 39 years was made into garments for children under 13 years.

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[1] Estimated from percentage of households with one or more purchasers of fabric (see footnote 4) and data from the U.S. Bureau of the Census on the number of households.

[2] Hyde, N. S. A Pattern in the Home Sewing Industry? *The Washington Post*, February 16, 1975, p. L 1.

[3] National Cotton Council of America, *Cotton Counts Its Customers*, Memphis, Tenn. Annual edition, June 1975, p. 89 ($25); and personal communication with G. Booker, Economic Research Department, National Cotton Council of America.

[4] Kaitz, E. F., and Stack, T. M. *Consumers' Buying Practices, Uses, and Preferences for Fibers in Retail Piece Goods*. U.S. Dept. Agr., Market. Res. Rpt. No. 1013. Washington, D.C.: U.S. Government Printing Office, 1974. (Supply exhausted.)

Homemade clothing comprised about 2 percent of the quantity of clothing acquired in a year by families with low to moderate income, according to a survey taken in Des Moines, Iowa, in 1965-66.[5] However, broken down by family member, homemade clothing amounted to 5 percent for wives, 4 percent for girls 2 to 17 years, 2 percent for female heads of families, 1 percent for infants, and less than 1 percent for boys 2 to 17 years and for male heads of families.[6] The survey included families who sewed and those who did not.

Reasons for sewing. Saving money is a major reason for home sewing. In the USDA survey mentioned above, 65 percent of the fabric buyers gave "cheaper, more economical" as one of the reasons for making garments rather than purchasing them ready made. "Better fit" was mentioned by 31 percent; "can make exactly what you want" by 29 percent; "creative satisfaction" by 28 percent; and "better quality, workmanship" by 16 percent. A few other reasons were mentioned occasionally, and some people gave more than one reason.

People who do not sew probably do not consider home construction of garments a choice activity. Some lack sufficient skills to meet their own standards for completed garments. Home sewing takes time which they need or prefer to use in other ways, and they can find acceptable readymade garments in the stores. Furthermore, they feel more certain of its suitability when they are able to try on the completed garment before making any expenditure.

Money cost of home-constructed garments. The money cost of home-constructed garments varies greatly, depending on the cost of materials selected and the skill and aspirations of the home sewer. Persons with skill who sew at home for enjoyment or because the finished product is better suited to their needs may select more expensive fabric and trimmings than those who have limited skill or who sew to save money. Thirteen persons—mostly staff of the Consumer and Food Economics Institute (CFEI)—who had recently constructed garments at home were asked about the cost of these garments. This group had constructed 23 street dresses ranging in cost from $3 to $27; 15 pants outfits costing from $5 to $17; 13 party dresses for $6 to $22; and 8 pairs of slacks for $2 to $10. These costs, however, do not give any indication of savings because savings from home sewing depend to a considerable extent on the cost of the readymade garment that would be selected as an alternative to the home-sewn one.

Direct comparison of the cost of garments purchased at a retail outlet with an indentical garment constructed at home is difficult, if not impossible. The fabrics and trimmings found on ready-to-wear garments are not generally available in fabric stores at the same time, and the styles are not always exactly duplicated in current patterns. Nevertheless, an estimate can be made of the cost of similar items by concentrating on simple styles such as those without special trim and multiple fabrics.

In April 1975 shoppers from CFEI priced size 14 one-piece dresses and two-piece jacket-dress costumes of machine-washable polyester knit at a local shopping center used primarily by moderate-income families. The shoppers also priced items of similar types available in large mail-order catalogs, and priced patterns, fabrics, and notions similar to those used on the ready-to-wear garments.[7] (No estimates were made of costs of power to operate equipment.)

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[5] See article by Britton, V., *Family Economics Review*, pp. 3-5. September 1969.

[6] These percentages are believed to be similar today.

[7] Mary Lou Cooper, home economist, gave major assistance with the pricing.

The one-piece dresses were constructed of a one-color fabric, unlined, with set-in sleeves, and had self-trimming only (except for closures). The ranges in costs per garment for three types of one-piece dresses requiring different yardages of 60-inch fabric were estimated as follows:

Five dresses with short sleeves requiring about 1-3/4 yards of fabric—

Ready-to-wear	$11 to $15
Homesewn	$5 to $11

Five dresses with long sleeves requiring about 2-1/2 yards of fabric—

Ready-to-wear	$14 to $26
Homesewn	$7 to $15

Five dresses with long sleeves requiring about 2-3/4 yards of fabric for coat styles or tucking and other features—

Ready-to-wear	$20 to $40
Homesewn	$8 to $16

The range in cost for the "duplicate" homesewn dresses was due primarily to choice of fabric which ranged from $1.74 to $3.99 a yard. Lesser differences were due to choice of pattern and some diversity in notions used on various garments.

The two-piece jacket-dress costumes consisted of a one-piece dress with set-in short sleeves and a jacket with set-in long sleeves. They were constructed of a single fabric with self-trim only and required about 3¼ yards of 60-inch fabric. The fabric costs ranged from $1.74 to $3.99 a yard for one-color fabrics and from $2.29 to $6.99 a yard for multicolor fabrics. The ranges in costs per costume were estimated as follows:

Two two-piece costumes (unlined) made of one-color fabric—

Ready-to-wear	$28 to $38
Homesewn	$9 to $19

One two-piece costume (lined jacket) made of one-color fabric—

Ready-to-wear	$64
Homesewn	$13 to $22

Four two-piece costumes (unlined) made of multicolor fabrics—

Ready-to-wear	$15 to $56
Homesewn	$11 to $29

Two two-piece costumes (lined jackets; one not marked "machine washable") made of multicolor fabrics—

Ready-to-wear	$95 to $100
Homesewn	$16 to $37

Other costs. The direct money cost of constructing clothing at home may help determine whether to sew at home or not. However, the other costs—time for doing the construction and the initial cost of acquiring the equipment necessary—should also be considered.

Estimates of time spent in the home construction of a garment are difficult to make because of interruptions and the use of scattered blocks of free time, and because shopping for fabrics and notions and preparing the fabric may be combined with other tasks. A previous USDA study of homemade clothing showed that the average time cost for constructing a size 14 cotton daytime dress was 2.9 hours. This garment, however, was made in a laboratory by a skilled seamstress who constructed the garments according to the pattern, with no alterations. Interruptions were carefully recorded and subtracted from the total. The CFEI sewers in 1975, of varied skills and interests, estimated that the street dresses they made last year took 3 to 12 hours, with a median of 7 hours. Median time was 6 hours for party dresses and 7 hours for pants outfits. The time spent varies according to the skill and standards of the sewer, the type of pattern, the necessity for altering the pattern for better fit or changing the design, the use of fabric that requires matching, and the equipment available.

The cost of equipment adds to the cost of home sewing. Home construction of garments may be done with relatively simple or elaborate equipment. The quality of the finished garment does not necessarily reflect the quality of equipment, nor does the amount of home sewing always parallel the price of the equipment.

New sewing machines priced by the CFEI shoppers ranged from under $100 for machines with no features other than straight and zigzag stitch to over $600 for machines with many added features. The buyer needs to consider how much she will be using the special features before investing the extra money. Acceptable garments are still being sewn in homes on quite old machines with only a straight, forward stitch. Of course, the special features may save time or improve the product.

In addition to the sewing machine, other equipment used in home sewing includes a steam iron, ironing board, sleeve board, shears, needles, pins, chalk, and hem marker. Many additional pieces of equipment are available to ease the job or improve the quality of the product.

Additional costs of home sewing are not usually considered. For example, the growing collection of fabrics stored in the attic or closet for some vague future use, the garments that have been started and never completed, the items that have been completed but not enjoyed or worn, and the sewing machine and other equipment which are seldom used.

When does home sewing pay best? Home construction of garments probably pays best for persons with wants or needs that are not met by ready-to-wear garments in their price range; for persons who can construct garments for lower prices than the price of the comparable readymade garment; and for persons who sew frequently enough to spread the cost of equipment over many garments.

Persons whose needs are not met by ready-to-wear garments may prefer sewing even if the savings per hour are not high. For some, home sewing is a preferred leisure activity and the time spent for shopping and coordinating fashion fabrics, linings, interlinings, buttons, zippers, and other notions and the time and effort of perfecting skills may be considered time better spent than shopping for ready-made garments.

Greater savings may be possible by constructing items such as street or party dresses, coats, and suits rather than "basic apparel" such as underwear or nightwear. The home sewer who can "build in quality" by replicating the more highly styled dress will save more than the sewer replicating a simple dress. However, a simple coat or raincoat with straight lines may be profitable to construct at home even with lining and interlining, as these garments are usually costly.

Leftover fabrics incorporated into new garments; fabrics and notions purchased at sales or as remnants; re-use of patterns, buttons and perhaps zippers; and omission of facings, linings, and interlinings when not required—all increase savings. Savings per hour may be increased by improving skills and by simplifying standards and techniques.

Making Home Repairs and Alterations

The skills of the home sewer can be applied toward repairing and altering clothing. Keeping clothing in a good state of repair increases its wearability and extends its useful life. The fit of garments can often be improved by simple alterations such as enlarging or releasing darts or changing hems on sleeves, pant legs, and skirts. This is true for those garments already owned as well as those newly acquired. Some home sewers have the skill and time to do extensive remodeling of garments for adults or children—a major recycling, "making something out of nothing," which can be a highly creative activity, as well as stretching the clothing dollar. On the other hand, time and money may be wasted in excessive remodeling of worn-out garments or those that will not be used.

Using Handed-Down Clothing

Handed-down clothing made up about 14 percent of the quantity of clothing acquired in a year by families with low to moderate income in the Des Moines survey, 1965-66. For infants, handed-down clothing totaled 33 percent of the amount received, including 21 percent from outside the family and 12 percent from inside. For girls 2 to 17 years and boys in the same age group, handed-down clothing amounted to about 20 percent—14 percent from outside the family and 6 percent from inside. Handed-down items, nearly all from outside the family, amounted to 14 percent of acquisitions for female heads of families, 9 percent for wives of male heads, and 6 percent for male heads.

Greater use of handed-down clothing can be an excellent way of stretching the clothing dollar for many families, particularly those with children. Exchange plans in schools or neighborhoods or among friends make important additions to the amounts available within families. Usefulness of the handed-down clothing is frequently enhanced by home repairs and alterations, plus laundering or cleaning.

Purchasing Used Clothing

Used clothing items that were purchased by the Des Moines families totaled only 2 percent of the amount of clothing acquired. Purchase of used clothing was relatively more important for adults than for children. Regardless of income, many families can profit by checking the shops that offer used clothing and those that rent clothing for an occasional formal use. (For local shops, see the YELLOW PAGES under "Clothing Bought and Sold" and "Formal Wear—Rental.")

Thrift shops and bazaars run by charitable and religious organizations offer used clothing for the family. Outgrown and excess clothing is generally contributed to the organization, and the proceeds after minimal costs are used for charitable purposes. The shops are simple and the personnel frequently volunteer their services. Children's clothing and adults' coats, suits, dresses, sweaters, and party clothes are available at fractions of their original prices, some of which may have been quite high. Thrift shops are especially useful for garments that are wanted for short-time wear such as maternity clothes, party clothes, and garments for graduation, vacation, or other special occasions; for rebuilding depleted wardrobes in an emergency situation; and for dressing rapidly growing children or teenagers who want a large variety of garments. Shirts, blouses, sweaters, skirts, slacks, and dresses may be found for $0.25 to $1, and 2- or 3-piece suits and coats for $4. Some items are clean and ready for wear off the rack; others require some repairs or alterations or a good cleaning. A large unfashionable coat can provide beautiful fabric for remodeling. The lack of labels showing fibers and size (which some donors might pin on the garment) makes a greater demand on the buyer's shopping skills and judgment.

At a different level are resale shops for men or women offering elegant clothing that is slightly used at fractions of their original prices. Some of these items, such as designer fashions, elaborate party dresses, and furs, are placed on consignment at the shops by individuals who have worn the garment only a few times. Prices for items that are slightly used and fairly current in fashion may be about one-third of the price of a new item. Prices often range from $25 to $200, and special markdowns are frequently offered.

Shopping for New Clothing

Most clothing is purchased new, readymade. Items purchased new by the Des Moines families amounted to about 70 percent of the total amounts of clothing acquired, but ranged from 33 percent for infants under 2 years to 81 percent for male heads of families. Other new clothing acquired by those families included gifts from outside the family (11 percent of total family clothing acquisitions—31 percent for infants), and items received as pay, bonus, stamp purchase, or prize (1 percent). Except for infants and little children, gifts are usually confined to the smaller items which need frequent replacement.

Clearance sales toward the end of the buying season or occasional midseason and early-season sales may offer sizable savings. A great variety of clothing has been available at special sales in recent months. Garments that are slightly soiled or in need of minor repairs are sometimes offered at reduced prices.

Other ways to save include comparative shopping among various retail outlets and using retail outlets that specialize in "basic" apparel and offer less than "full services," such as catalog chains and their stores, variety stores, and grocery supermarkets. Surplus stores operated by catalog chains offer sizable savings. Discount shops offer clothing from manufacturers' closeouts. Some factory outlets for overstocks of brand-name garments are located near the factories. However, these outlets do not offer full lines of clothing.

FOOD SPENDING PATTERNS OF SOUTHERN BLACK HOUSEHOLDS

by Constance Ward

Food guidance materials used by black families in budgeting and diet planning have been based on food consumption patterns of all U.S. households (black and white combined). In the 1965-66 Household Food Consumption Survey data were collected in spring 1965 from a sufficient number of black households in the Southern region to make a study of black spending patterns and of the differences between patterns of blacks and whites.[1] Patterns of the Southern black households are somewhat different from those of the U.S. population as a whole and could be used as a basis for interpreting current guidance materials for black households in the South. Many of the dietary problems that existed in households in 1965-66 probably exist today. USDA's annual estimates of disappearance of food (national food supply) and SUPERMARKETING MAGAZINE's annual study of consumer expenditures in grocery stores show no dramatic changes since 1965. However, these studies provide information only for the country as a whole, not for households at different economic levels.

Black households spent about $5.77 per person in a week for food in spring 1965, almost one-third less than the amount spent by white households. The survey data showed that black households were larger than their white counterparts and that more meals were served to women and children. That black households spent less is not surprising. They had less money available for food because they had lower incomes and more persons in a household. This situation has continued. In 1973, black persons in the United States had a median income of $7,270; 31 percent were below the Federal low-income threshold. The median income of white persons in that same year was $12,600. Because food demands a substantial part of the family income, especially among low-income households, black families have a great need for obtaining a diet that is economical as well as nutritious.

Food Spending Patterns[2]

Black households used relatively large shares of their food money for items regarded by many persons as food selections typical of the South—rice, cornmeal, and grits; and green and yellow vegetables. The data indicate that these selections are more typical of blacks than of persons in the South as a whole. Significant differences in food spending patterns were found between black and white households. Black households in the South apportioned more of their food dollar to meat, poultry, fish, and to grain products and less to milk products, vegetables, and fruits than did whites. Differences between black and white households existed even when the households were grouped by urbanization, income, and quality of diet. Black households apparently have a greater preference than white households for meat, poultry, fish, and grain products.

Meat, poultry, and fish accounted for a larger share of the food dollar in black than white households (37 and 31 percent, respectively). In black households 6 cents more of the dollar were used to provide about the same amount of this food group per person. The way the money for meat was spent was not always the same for black and white households. The shares of the dollar allocated to bacon and salt pork, variety meats, or lunch meats were similar, but blacks spent more of each dollar for pork, poultry, and fish in contrast to the white household's greater emphasis on beef. No smaller breakdown of the meat dollar was possible with available data, but it would be helpful to know if the blacks' preference for meat other than beef extended to choosing bony cuts of pork, chicken wings, and the like over ground beef.

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[1] Findings are limited to black households in the Southern region, since there were insufficient data for detailed black-white comparisons in other regions.

[2] Tables showing the food spending patterns of black and white households by urbanization, quality of diet, income, and money value level are available on request from the Consumer and Food Economics Institute. See p. 2 for the address.

Milk products, vegetables, and fruits—the food groups most closely associated with diet quality—accounted for a smaller share of the dollar in Southern black than in Southern white households (27 and 34 percent, respectively). However, there were a few foods in the milk and vegetable groups for which blacks did allocate a larger share of their dollar than whites: Processed milk (probably reflecting the presence of more bottle-fed babies and the use of more donated dry milk) and dark-green and deep-yellow vegetables, including leafy greens and sweetpotatoes. Although over 70 percent of the black households studied were located in urban areas, their preference for greens and sweetpotatoes persisted even though these vegetables were probably less readily available in urban than in rural areas. Fruit consumption of black households was low. In fact, 20 percent of black households in rural areas used no fruit at all during the survey week.

Grain products took a larger share of the food dollar in black than in white households. This is consistent with the usual practice of the use of more grains by low-income households. Within this food group, black homemakers allotted more of the dollar to rice, cornmeal, grits, and bread and less to breakfast cereals and baked goods other than bread than did white homemakers.

Quality of Diets

Perhaps because of the food preferences and the lower incomes of black households, a smaller proportion of blacks than whites achieved good diets.[3] In spring 1965, only 36 percent of black households achieved good diets, compared with 52 percent of white households (table 1). Black households achieving good diets in 1965 apportioned less of their food dollar for milk, vegetables, and fruits than white households with good diets. But these same black households allocated more of their household food dollar to vegetables and fruits and less to grains than black households with poor diets. Black households with good diets also were smaller, had fewer children, and had a higher income per person than other black households. The food spending pattern of black households having good and fair diets was similar, although households with fair diets averaged larger by about one additional person and they spent about $3.50 less per person in a week for food. The diets of black households were most often short in calcium, vitamin A, and ascorbic acid (table 2). Many more black than white households failed to meet the Recommended Dietary Allowances for calcium (44 and 25 percent, respectively) and for ascorbic acid (32 and 18 percent, respectively). These nutrients are contributed mainly by milk and vegetables and fruits, the food groups to which blacks allocated less money than whites.

Like other ethnic groups, black Americans have a historical background which affects their food choices and thus their food spending pattern. The challenge to educators seeking to help black persons improve their diets is to influence a change in food spending patterns that takes the preferences of blacks into account. Black households achieving good diets in 1965 did so with a heavy reliance on grain products and dark-leafy greens. Enriched and self-rising grain products contribute essential nutrients, such as B vitamins and calcium, and the dark-leafy greens especially preferred by black households contribute important amounts of vitamins A and C. Nutrition educators who work with blacks in the South might encourage the continued use of black-preferred grains and greens as well as some increase in the use of the less-preferred milk and fruit.

To the extent that poor diets are the result of low incomes, increased purchasing power, such as that provided by the Food Stamp Program, or supplementation of diets with essential foods, such as those furnished by the Special Supplemental Food Program for Women, Infants, and Children (WIC), may help. The menus, shopping lists, and recipes

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[3] Households with good diets met Recommended Dietary Allowances (RDA) for 7 nutrients—protein, calcium, iron, vitamin A, thiamin, riboflavin, and ascorbic acid. Those with poor diets were below two-thirds of the RDA for 1 to 7 nutrients; poor diets are not synonymous with serious hunger or malnutrition.

Table 1. Adequacy of Southern household diets, by urbanization and race[1]

Diet quality	All		Urban		Rural	
	White	Black	White	Black	White	Black
	Percent	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*
Good[2]	52.2	36.3	51.3	37.8	53.3	32.3
Fair[3]	29.0	28.5	31.6	30.4	25.5	23.5
Poor[4]	18.8	35.2	17.1	31.9	21.3	44.2

[1] USDA Household Food Consumption Survey, Spring 1965, South.
[2] Met Recommended Diet Allowances (1968) for 7 nutrients.
[3] Met 2/3 RDA or more for some nutrients, but below allowances for 1 to 7.
[4] Below 2/3 RDA for 1 to 7 nutrients; is not synonymous with serious hunger or malnutrition.

Table 2. Percent of Southern household diets with less than recommended allowance,[1] *by urbanization and race*[2]

Nutrient	White	Black
	Percent	*Percent*
Any of 7	47.7	63.7
Protein	3.2	7.8
Calcium	25.3	44.5
Iron	10.9	23.0
Vitamin A	27.4	33.2
Thiamin	17.3	20.2
Riboflavin	9.1	18.5
Ascorbic acid	18.4	32.4

[1] Recommended Dietary Allowances (1968).
[2] USDA Household Food Consumption Survey, Spring 1965, South.

starting on page 20 of this issue of FAMILY ECONOMICS REVIEW, while not designed to specifically take the food preferences of Southern black households into account, may help families with little income shop for food.

Sources: Stiebling, H. K., Monroe, D., Coons, C. M., and others, *Family Food Consumption and Dietary Levels*, Consumer Purchases Study, Farm Series, U.S. Dept. Agr. Misc. Pub. No. 405, 1941. Stiebling, H. K., Monroe, D., Phipard, E. F., and others, *Family Food Consumption and Dietary Levels*, Consumer Purchases Study, Urban and Village Series, U.S. Dept. Agr. Misc. Pub. No. 452, 1941. U.S. Department of Commerce, Bureau of the Census, *The Social and Economic Status of the Black Population in the United States, 1973*, Current Population Reports, Special Studies, Series P-23, No. 48, Washington, D.C., 1974. U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Price Index*.

ECONOMICAL MEALS FOR A MONTH

by Cynthia Cromwell and Bernice McGeary

Families that receive food stamps and other families that want to economize on food may find the sample meal plans on the following pages helpful for obtaining a nutritious diet. The meal plans, developed by the Consumer and Food Economics Institute, include menus for a month's meals and lists of foods and recipes needed to provide the meals for a family of four persons.

The menus include foods commonly used in U.S. households. They are not expected to suit any family entirely. The family may not care for some of the foods included or may prefer to eat more informally than the menus suggest. The menus do illustrate some ways food can be combined into economical and nutritious meals. These menus include generous amounts of dry beans and peas, cereals, and products made with flour—foods that generally provide important nutrients at relatively low cost. They include smaller amounts of meat, eggs, fruit, and vegetables than many families use.

Amounts of foods on the lists will provide nutritious diets for four-person families with average sex-age composition of those receiving food stamps. Amounts shown are for food actually used during the period. Staple foods that can be stored for later use may be purchased in larger quantities than listed to save time and money.

The cost of foods on the family's food list for the month was about $162 in June 1975 in the Washington, D.C., area. This is the same as the U.S. average cost of the economy food plan for the family of four including two elementary school children in June 1975, and the same as the food stamp allotment for the household of four persons effective July 1 to December 30, 1975.

Recipes for some menu items are included. These recipes were tested in the Institute's food laboratories. Also, lunches and dinners for the month were prepared in the laboratory and evaluated for suitability of yield, ease of preparation, and appearance.[1]

The month's menus with food lists are presented separately for four periods. Periods I, II, and III are for 1 week; period IV is for 10 days. On the menus, amounts of some foods that the family is expected to use are shown in parentheses ( ). Weights refer to amount of food as purchased unless otherwise specified. Recipes for foods starred (*) on the menus are shown alphabetically, starting on page 20.

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[1] Amanda Anderson and George Flynn conducted these laboratory tests.

Period I (7 days): Food for a family of four1/

Milk Group	
Milk, fluid, whole	5 qt
Cheese, American processed	21 oz
Ice cream	1 qt
Nonfat dry milk (7-1/2 qts)	1.5 lb
Vegetable-Fruit Group	
Fresh:2/	
Cabbage	1/2 lb
Carrots	7 oz
Celery	14 oz
Green pepper	1 pepper
Lettuce	1 head
Potatoes	4-3/4 lb
Onions	13 oz
Radishes	6 oz
Tomatoes	1 lb
Apples, medium (6)	2 lb
Bananas, small (6)	2 lb
Pears, small (8)	2 lb
Canned:	
Beets	1 lb
Green beans	1 lb
Tomatoes	1 lb
Orange juice	46 fl oz
Peaches	29 oz
Pickles	4 oz
Frozen:	
Broccoli	10 oz
French fries	9 oz
Kale	10 oz
Peas	10 oz
Grapefruit juice, conc.	6 fl oz
Dry:	
Raisins	3 oz

Meat Group	
Ground beef, regular	1.42 lb
Beef or pork liver	.67 lb
Chicken, fryer, whole	3.00 lb
Pork, shoulder, bone-in, cured	3.80 lb
Tuna, canned	6-1/2 oz
Bologna	6 oz
Eggs, large	14 eggs
Peanut butter	9 oz
Split peas, dried	7 oz
Kidney beans, canned	1 lb
Bread-Cereal Group	
Flour, enriched	1-2/3 lb
Gingerbread mix	14 oz
Rolled oats (oatmeal)	9 oz
Farina	7 oz
Ready-to-eat cereal	18 oz
Macaroni, enriched	8 oz
Rice, enriched	7 oz
Bread, white, enriched (88 slices)	4 22-oz loaves
Refrigerator biscuits	8 oz
Saltine crackers	1/4 lb
Graham crackers	5 oz
Pound cake	1 lb
Cookies	19 oz
Noodle soup, canned, condensed	10-1/2 oz

Fat-Oil Group	
Margarine	1 lb
Vegetable oil	4 fl oz
Salad dressing, mayonnaise type	1/3 qt
Salad dressing, French	4 fl oz
Sugar-Sweet Group	
Granulated sugar	1-2/3 lb
Brown sugar	2 oz
Flavored gelatin, dry mix	3 oz
Pudding, any flavor, dry mix	4 oz
Pudding, vanilla, dry mix (regular)	4 oz
Jelly	5 oz
Sirup	2 fl oz
Other3/	
Coffee, tea	
Lemon juice	
Pickle relish	
Baking powder	
Prepared mustard	
Spices	
Flavorings	

1/ Amounts of foods shown will provide nutritious diets for four-person families with the average sex-age composition of those receiving food stamps. Some families, such as those with teenage boys, may need to increase amounts of cereal products and reduce amounts of meat, poultry, and fish to meet food needs within cost limits. Amounts are for food actually used during the period. Staple foods that can be stored for later use may be purchased in larger quantities than listed to save time and money.

2/ Substitute other fruits and vegetables in season if they are better buys than those shown.

3/ Purchase amounts required in recipes and for preparation of other foods.

PERIOD I (7 DAYS): MENUS FOR A FAMILY OF FOUR

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
BREAKFAST	Orange juice (2 c) Fried eggs (4) Oatmeal pancakes* Sirup (4 T) Beverage	Orange juice (2 c) Ready-to-eat cereal (6 oz) Toast (4 sl) and peanut butter (4 T) Beverage	Sliced bananas (2) in orange juice (3/4 c) Farina (1 c dry) Toast (4 sl) Beverage	Orange-grapefruit juice (2 c) Scrambled eggs (5) Fried potatoes Homemade muffins (6) Beverage	Pears (4) quartered Ready-to-eat cereal (6 oz) Cinnamon toast (4 sl) Beverage	Grapefruit juice (2 c) Oatmeal (2-3/4 c dry) Toast (4 sl) Beverage	Cinnamon peaches (2 c peaches) Ready-to-eat cereal (6 oz) Homemade coffee cake*(1/2 cake) Beverage
LUNCH	Baked picnic shoulder*(10 oz cooked meat) Scalloped potatoes Green beans Biscuits Ice cream (2 c) Beverage	Ham salad sandwiches (5) (1-1/2 c chopped cooked picnic shoulder) Radishes Bananas (4) Beverage	Peanut butter (8 T) and jelly sandwiches (5) Celery sticks (1 c) Pears (4) Pound cake (1/3 cake) Beverage	Split pea soup* Cheese (3 oz) Crackers (20) Apples (4) Beverage	Bologna (6 oz) sandwiches (5) Sliced tomato (1/2 lb) Pickles Gingerbread (1/2 cake) Beverage	Tuna & egg sandwiches (5) (with 2 hard-cooked eggs, dressing) Carrot sticks (3/4 c) Gingerbread (1/2 cake) Beverage	Grilled cheese (6 oz) sandwiches (5) Noodle soup Apple-raisin slaw (1/2 salad) Beverage
DINNER	One-pan macaroni and cheese* Tossed salad (lettuce, carrots, radishes, dressing) Toast (4 sl) Pound cake (1/3 cake) Beverage	Beef patties* French fried potatoes Kale Bread (4 sl) Pound cake (1/3 cake) Beverage	Ham, cheese, and rice* Beets Sliced tomatoes (1/2 lb) Homemade muffins (6) Ice cream (2 c) Beverage	Chicken and dumplings* Broccoli Gelatin salad (with celery, radishes) Gingerbread (1/2 cake) Beverage	Liver and onions* Buttered potatoes Green peas Bread (4 sl) Beverage	Creamed chicken on toast* Mashed potatoes Apple-raisin slaw* (1/2 salad) Rice pudding* Beverage	Chili Con Carne with beans and macaroni* Fresh vegetable salad (lettuce, celery, carrots, dressing) Bread (4 sl) Gelatin with 1 c peaches Beverage
SNACK	Cookies	Pudding	Graham crackers (12)	Cookies	Cheese (3 oz) and crackers (20)	Peanut butter (4 T) and graham crackers (8)	Homemade coffee cake (1/2 cake)

* Recipe included, beginning on p. 20.

Notes: Amounts of some foods that the family is expected to use are shown in parentheses ( ). Weights refer to amount of food as purchased, unless otherwise specified. Beverage is milk for children, with each meal; for adults, once each day. Adults may wish to add coffee or tea to their meals. Cookies may be added to meals as an optional dessert.

PERIOD II (7 DAYS): FOOD FOR A FAMILY OF FOUR1/

Milk Group	
Milk, fluid, whole	5 qt
Cheese, American processed	12 oz
Cheese, parmesan, grated	1 oz
Ice cream	1/2 gal
Nonfat dry milk (7-1/2 qts)	1.5 lb
Vegetable-Fruit Group	
Fresh:2/	
Cabbage	2/3 lb
Carrots	1/2 lb
Celery	15 oz
Lettuce	1 small head
Potatoes	6 lb
Onions	3/4 lb
Radishes	6 oz
Tomatoes	13 oz
Garlic	1 clove
Oranges (2-3)	1 lb
Apples, small (8)	2 lb
Bananas, small (2)	2/3 lb
Peaches, small (4)	1 lb
Pears, small (4)	1 lb
Canned:	
Peas	1 lb
Sauerkraut	1 lb
Tomatoes, stewed	1 lb
Tomato sauce	8 oz
Tomato paste	6 oz
Pickles	8 oz
Orange juice	46 fl oz
Pineapple juice	46 fl oz
Fruit cocktail	1 lb
Frozen:	
Corn	10 oz

Meat Group	
Beef, chuck roast, bone-in	3.40 lb
Ground beef	1.50 lb
Fish fillets, frozen	1.00 lb
Chicken, fryer, whole	3.00 lb
Corned beef, canned	12 oz
Frankfurters	1 lb
Eggs, large	15 eggs
Peanut butter	9 oz
Pork & beans	1 lb
Lima beans, baby, dried	5 oz
Bread-Cereal Group	
Flour, enriched	1-1/2 lb
Cornbread mix	8 oz
Rolled oats (oatmeal)	12 oz
Farina	7 oz
Ready-to-eat cereal	18 oz
Macaroni, enriched	12 oz
Spaghetti, enriched	6 oz
Rice, enriched	5 oz
Bread, white, enriched (83 slices)	4 22-oz loaves
Refrigerator biscuits	8 oz
Doughnuts, cake	16 oz
Saltine crackers	1/4 lb
Graham crackers	1/4 lb
Cookies	22 oz

Fat-Oil Group	
Margarine	1 lb
Shortening	2/3 lb
Salad dressing, mayonnaise type	1/3 pt
Salad dressing, French	4 fl oz
Sugar-Sweet Group	
Granulated sugar	1-1/3 lb
Brown sugar	1 lb
Flavored gelatin, dry mix	3 oz
Pudding, chocolate, dry mix	4 oz
Sirup	2 fl oz
Jelly	5 oz
Other3/	
Coffee, tea	
Meat tenderizer	
Beef bouillon cubes (7)	
Vinegar	
Prepared mustard	
Baking soda	
Baking powder	
Spices	
Flavorings	

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2/ Substitute other fruits and vegetables in season if they are better buys than those shown.

3/ Purchase amounts required in recipes and for preparation of other foods.

PERIOD II (7 DAYS): MENUS FOR A FAMILY OF FOUR

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
BREAKFAST	Orange quarters (2 oranges) French toast (9 sl) Sirup (4 T) Beverage	Orange juice (2 c) Ready-to-eat cereal (6 oz) Toasted cornbread (1/2 pan) Beverage	Orange juice (2 c) Farina (1 c dry) Cake doughnuts (4) Beverage	Pineapple-orange juice (2 c) Soft-cooked eggs (4) Toast (4 sl) with peanut butter (4 T) Beverage	Pineapple juice (2 c) Ready-to-eat cereal (6 oz) Toast (4 sl) Beverage	Fruit cocktail Oatmeal (2-3/4 c dry) Toast (4 sl) Beverage	Pineapple juice (2 c) Ready-to-eat cereal (6 oz) Toast (4 sl) Beverage
LUNCH	Beef chuck roast* (10 oz ckd meat) Oven potatoes Green peas Gravy Bread (4 sl) Ice cream (2 c) Beverage	Grilled cheese (5 oz) sandwiches (5) Pickles Pear quarters (4 pears) Homemade oatmeal cookies Beverage	Beef-macaroni soup* Cheese (4 oz) Crackers (20) Homemade oatmeal cookies Beverage	Hot dogs (5) in sauerkraut Bread (4 sl) Graham crackers (8) Beverage	Chicken (8 oz) sandwiches (5) Pickles Ice cream (2 c) Beverage	Frankfurter-bean soup* Celery strips (2/3 c) Bread (4 sl) Peanut butter cake (1/3 cake) Beverage	Corned beef salad sandwiches* (4) Apples (4) Peanut butter cake (1/3 cake) Beverage
DINNER	Baked beans Macaroni salad* Radishes Cornbread (1/2 pan) Gelatin (made with 1 c orange juice) Beverage	Beef stew I* Sliced tomato (1/2 lb) Biscuits Ice cream (2 c) Beverage	Cheese meat loaf* Baked potatoes Corn Bread (4 sl) Hot baked apples (4) with ice cream (1 c) Beverage	Fried chicken* Mashed potatoes Gravy Lettuce salad (lettuce, tomatoes, radishes, dressing) Chocolate pie (pudding mix in pie shell) Beverage	Fried fish Stewed tomatoes Buttered rice (1 c raw) Bread (4 sl) Peanut butter cake* (1/3 cake) Beverage	Corned beef and cabbage wedges* Boiled potatoes Bread (4 sl) Fruit gelatin with banana slices (2 small bananas) Beverage	Spaghetti with meat sauce* Green salad (lettuce, celery, radishes, dressing) Bread (4 sl) Fresh sliced peaches (1 lb) Beverage
SNACK	Homemade oatmeal cookies*	Cake doughnuts (6)	Ice cream (1 c) Graham crackers (8)	Cake doughnuts (6)	Cookies	Cookies	Peanut butter (4 T) and crackers (20)

* Recipe included, beginning on p. 20.

Notes: Amounts of some foods that the family is expected to use are shown in parentheses ( ). Weights refer to amount of food as purchased, unless otherwise specified. Beverage is milk for children, with each meal; for adults, once each day. Adults may wish to add coffee or tea to their meals. Cookies may be added to meals as an optional dessert.

Period III (7 days): Food for a Family of Four[1]

Milk Group

Milk, fluid, whole	5 qt
Cheese, American processed	13 oz
Cheese, cottage	8 oz
Nonfat dry milk (7-1/2 qts)	1.5 lb
Ice cream	1 qt

Vegetable-Fruit Group

Fresh:[2]	
Cabbage	2/3 lb
Carrots	7 oz
Celery	3/4 lb
Green pepper	1 pepper
Radishes	6 oz
Tomatoes	1/2 lb
Lettuce	1 head
Onion	11 oz
Potatoes	5 lb
Apples, medium (6)	2-1/4 lb
Bananas, small (4)	1-1/3 lb
Peaches, small (4)	1 lb
Pears, small (5)	1-1/3 lb
Oranges (2)	2/3 lb
Canned:	
Tomatoes	2 1-lb
Tomato paste	6 oz
Peas	1 lb
Green beans	1 lb
Pickles	4 oz
Beets	1 lb
Spinach	1 lb
Peaches, sliced	1 lb
Pineapple, crushed	8 oz
Frozen:	
Broccoli	10 oz
Orange juice, conc.	6 fl oz
Grapefruit juice, conc.	6 fl oz
Dried:	
Raisins	2-1/2 oz

Meat Group

Ground beef	1.34 lb
Chuck steak, boneless	1.00 lb
Liver, pork or beef	.67 lb
Pork chops (Pork roast, sliced)	1.50 lb
Chicken, fryer, whole	3.00 lb
Dried beef	3 oz
Frankfurters	1 lb
Vienna sausage, canned	5 oz
Tunafish	6-1/2 oz
Eggs, large	17 eggs
Lentils, dried	5 oz
Peanut butter	9 oz

Bread-Cereal Group

Flour, enriched	1 lb 15 oz
Gingerbread mix	14 oz
Cornmeal	1/3 lb
Rolled oats (oatmeal)	11 oz
Corn grits	6 oz
Ready-to-eat cereal	18 oz
Rice, enriched	15 oz
Noodles, enriched	6-1/2 oz
Bread, white, enriched (61 slices)	3 22-oz loaves
Refrigerator biscuits	8 oz
Refrigerator biscuits	10 oz
Saltine crackers	1/4 lb
Graham crackers	1/4 lb
Cake doughnuts	12 oz
Tomato rice soup, canned, condensed	10-1/2 oz

Fat-Oil Group

Margarine	19 oz
Shortening	1/4 lb
Vegetable oil	9 fl oz
Salad dressing, mayonnaise type	2 fl oz
Salad dressing, French	3 fl oz

Sugar-Sweet Group

Granulated sugar	1 lb 15 oz
Brown sugar	9 oz
Flavored gelatin, dry mix	2 3-oz
Jelly	8 oz
Sirup	3 fl oz

Other[3]

- Coffee, tea
- Bouillon, chicken
- Baking powder
- Dry bread crumbs
- Baking soda
- Bouillon, beef
- Worcestershire sauce
- Vinegar
- Catsup
- Meat tenderizer
- Prepared mustard
- Spices
- Flavorings

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[1] Amounts of foods shown will provide nutritious diets for four-person families with the average sex-age composition of those receiving food stamps. Some families, such as those with teenage boys, may need to increase amounts of cereal products and reduce amounts of meat, poultry, and fish to meet food needs within cost limits. Amounts are for food actually used during the period. Staple foods that can be stored for later use may be purchased in larger quantities than listed to save time and money.

[2] Substitute other fruits and vegetables in season if they are better buys than those shown.

[3] Purchase amounts required in recipes and for preparation of other foods.

PERIOD III (7 DAYS): MENUS FOR A FAMILY OF FOUR

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
BREAKFAST	Apples (2) halved Scrambled eggs (5) Fried potatoes Toast (4 sl) Beverage	Orange juice (2 c) Oatmeal (2-3/4 c dry) Toast (4 sl) Beverage	Sliced peaches (1b) Ready-to-eat cereal (6 oz) Toast (4 sl) Beverage	Orange (1 c) - grapefruit (1 c) juice Ready-to-eat cereal (6 oz) Cinnamon toast (4 sl) Beverage	Grapefruit juice (2 c) Grits (1 c dry) Fried frankfurters (8 oz) Beverage	Pears (1 lb) Soft-cooked eggs (4) Toast (4 sl) Beverage	Fresh peaches (1 lb) Ready-to-eat cereal (6 oz) Oatmeal muffins (6) Beverage
LUNCH	Braised chicken with vegetables* Rice (1 c raw) Lettuce salad (lettuce, radishes, dressing) Bread (4 sl) Peanut butter cookies* Beverage	Chicken patties* Stewed tomatoes Cottage cheese-pineapple salad* on lettuce (1/2 salad) Gingerbread (1/2 cake) Beverage	Pigs in blankets (frankfurters, 8 oz; refrigerator biscuits, 8 oz) Cottage cheese-pineapple salad on lettuce (1/2 salad) Beverage	Cheese (5 oz) sandwiches (5) Tomato rice soup Pickles Bananas (4) Graham crackers (8) Beverage	Pizza quickies* Tossed salad (lettuce, carrots, dressing) Peanut butter cookies Beverage	Tunafish salad (with dressing, green pepper, lettuce) Tomato quarters (1/2 lb) Radishes Crackers (20) Beverage	Creamed chipped beef* Toast (6 sl) Peas Radishes Gelatin with fresh pears (1/3 lb) Beverage
DINNER	Cornmeal pancakes with vienna sausages* Oranges (2) quartered Sirup (4 T) Beverage	Pork chops Top-of-stove scalloped potatoes* Beets Bread (4 sl) Raisin-rice pudding* Beverage	Meatballs in potato cups* Bouillon gravy* Spinach Bread (4 sl) Gingerbread (1/2 cake) Beverage	Liver in barbecue sauce* Green beans (1 c) and diced celery (1-1/3 c) Noodles (2-1/3 c raw) Beverage	Pan-broiled steak* Boiled potatoes Broccoli Bread (4 sl) Stewed apples* (2 c) with ice cream (1 c) Beverage	Green bean and lentil salad* Noodles with cheese sauce* Oatmeal muffins* (6) Stewed apples (2 c) with ice cream (1 c) Beverage	Skillet dinner* Cabbage wedges Bread sticks* Ice cream (2 c) Beverage
SNACK	Cheese (4 oz) and crackers (20)	Graham crackers (8) and jelly	Cake doughnuts (6)	Peanut butter cookies	Cake doughnuts (6)	Bread (6 sl) and jelly	Peanut butter cookies

* Recipe included, beginning on p. 20.

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PERIOD IV (10 DAYS): FOOD FOR A FAMILY OF FOUR1/

Milk Group	
Milk, fluid, whole	7 qts
Cheese, American processed	12 oz
Cheese, cottage	16 oz
Cheese, parmesan, grated	1 oz
Nonfat dry milk (10 qts)	2 lb
Ice cream	1/2 gal

Vegetable-Fruit Group	
Fresh:2/	
Cabbage	2/3 lb
Carrots	10 oz
Celery	13-1/2 oz
Lettuce	1 large head
Radishes	6 oz
Onions	13 oz
Potatoes	6-1/3 lb
Tomatoes	1 lb
Spinach	10 oz
Summer squash	1/2 lb
Sweet potatoes	1 lb
Apples, small (11)	2-3/4 lb
Bananas, small (6)	2 lb
Cantaloup	1 melon
Tangerines (4)	1 lb
Canned:	
Green beans	1 lb
Tomatoes	1 lb
Tomato sauce	8 oz
Peaches	1 lb
Prunes	1 lb
Pickles	4 oz
Vegetable noodle soup	2 10-3/4 oz
Orange-grapefruit juice	46 fl oz
Frozen:	
Peas	10 oz
Mixed vegetables	10 oz
French-fried potatoes	9 oz
Dried:	
Raisins	8 oz

Meat Group	
Ground beef	3.67 lb
Chuck steak, boneless	3.00 lb
Pork picnic, fresh, shoulder slices	1.75 lb
Dried beef	3 oz
Frankfurters	1 lb
Bologna	6 oz
Tuna, canned	6-1/2 oz
Eggs, large	20 eggs
Lima beans, baby, dried	7 oz
Lentils, dried	4 oz
Pork and beans	1 lb
Peanuts, roasted, salted	8 oz
Peanut butter	11 oz

Bread-Cereal Group	
Flour, enriched	3-1/4 lb
Cornmeal	1/3 lb
Rolled oats (oatmeal)	16 oz
Farina	7 oz
Corn grits	6 oz
Brownie mix	22 oz
Ready-to-eat cereal	18 oz
Popcorn, ready-to-pop	2 oz
Noodles, enriched	1/5 lb
Rice, enriched	19 oz
Hamburger rolls (8)	10 oz
Bread, white, enriched (110 slices)	5 22-oz loaves
Refrigerator biscuits	8 oz
Saltine crackers	1/4 lb
Graham crackers	9 oz
Cookies	19 oz
Poundcake	1 lb

Fat-Oil Group	
Margarine	1-1/3 lb
Shortening	7 oz
Vegetable oil	7 fl oz
Salad dressing, mayonnaise type	7 fl oz
Salad dressing, French	5 fl oz

Sugar-Sweet Group	
Granulated sugar	1 lb 6 oz
Brown sugar	2 oz
Flavored gelatin, dry mix	2 3-oz
Pudding, any flavor, dry mix	4 oz
Pudding, butterscotch, dry mix	4 oz
Jelly	8 oz
Sirup	2 fl oz

Other3/

- Coffee, tea
- Vinegar
- Prepared mustard
- Catsup
- Lemon juice
- Baking powder
- Worcestershire sauce
- Meat tenderizer
- Bouillon cubes, beef
- Soy sauce
- Spices
- Flavorings

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2/ Substitute other fruits and vegetables in season if they are better buys than those shown.

3/ Purchase amounts required in recipes and for preparation of other foods.

Period IV (10 days): Menus for a Family of Four

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
BREAKFAST	Broiled tomatoes (2) halved with parmesan cheese Fried eggs (4) Hash brown potatoes Beverage	Orange-grapefruit juice (1-3/4 c) Farina (1 c dry) Toast (4 sl) Beverage	Prunes Ready-to-eat cereal (6 oz) Raisin bread (1/3 loaf) Beverage	Orange-grapefruit juice (2 c) Oatmeal (2-3/4 c dry) Cinnamon toast (4 sl) Beverage	Fried apple rings* Grits (1 c dry) Toast (4 sl) Beverage	Orange-grapefruit juice (2 c) Scrambled eggs (4) with chopped frankfurters (4) Toast (4 sl) Beverage	Cantaloup (1/2 melon) Ready-to-eat cereal (6 oz) Toast (4 sl) Beverage
LUNCH	Picnic pork chops with gravy* Rice (1 c raw) Mixed green salad (lettuce, spinach, dressing) Bread (4 sl) Pudding Beverage	Peanut butter (8 T) and jelly sandwiches (5) Apples (4) Brownies (1/3 cake) Beverage	Meat loaf sandwiches (5) Carrot sticks (3/4 c) Brownies (1/3 cake) Beverage	Bologna sandwiches (5) Pickles Bananas (4) Beverage	Peanut butter-raisin* sandwiches (5) Tangerines (4) Graham crackers (8) Beverage	Vegetable noodle soup (2 cans) Cheese (4 oz) Crackers (20) Beverage	Grilled cheese (4 oz) and tomato (1/2 lb) sandwiches (5) Potato salad (1/2 salad) Pound cake (1/4 cake) Beverage
DINNER	Limas in tomato sauce* Apple salad* Corn muffins (6) Brownies (1/3 cake) Beverage	Meat loaf* (2/3 loaf) Scalloped potatoes Wilted spinach* Corn muffins (6) Beverage	Beans and franks (6 frankfurters) Tart cabbage* Biscuits Fruit flavored gelatin Beverage	Beef stew II* Tossed salad (lettuce, radishes, dressing) Bread sticks* Butterscotch pie (1/2 pie) (pudding mix in pie shell) Beverage	Creamed chipped beef* Rice (1 c raw) Green peas Bread (4 sl) Butterscotch pie (1/2 pie) Beverage	Sloppy Joes on buns* (4) Potato salad* (1/2 salad) Green beans Pound cake (1/4 cake) with ice cream (1 c) Beverage	Tuna wrap-up with celery sauce* Sweetpotatoes Bread (4 sl) Beverage
SNACK	Popcorn (1/4 c unpopped)	Raisin bread* (1/3 loaf)	Peanuts (8 oz)	Raisin bread (1/3 loaf)	Cookies	Graham crackers (12)	Ice cream (2 c)

* Recipe included, beginning on p. 20.

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PERIOD IV (10 DAYS): MENUS FOR A FAMILY OF FOUR--CONTINUED

	SUNDAY	MONDAY	TUESDAY
BREAKFAST	Cantaloup (1/2 melon) Pancakes Sirup (4 T) Beverage	Orange juice (2 c) Oatmeal (2-3/4 c dry) Toast (4 sl) Beverage	Sliced bananas (2) in orange juice (1 c) Ready-to-eat cereal (6 oz) Toast (4 sl) Beverage
LUNCH	Swiss steak* (10 oz cooked meat) Mixed vegetables Noodles (2-1/3 c raw) Bread (4 sl) Ice cream (2 c) Beverage	Fruit salad with cottage cheese (2 c), peaches (rest of 1 lb can), lettuce (4 leaves) Graham crackers (8) Pound cake (1/4 cake) Beverage	Lentil soup with rivels* Cheese (4 oz) and crackers (20) Beverage
DINNER	Hamburgers (3/4 lb ground beef) on buns (4) French-fried potatoes Radishes Gelatin with peaches (1/3 c peaches) Beverage	Beef roll* with Bouillon gravy* Baked potatoes Tomatoes (about 1 c) and summer squash Bread (4 sl) Ice cream (2 c) Beverage	Fried rice and meat* Tossed salad (lettuce, carrots, radishes, dressing) Bread (4 sl) Beverage
SNACK	Toasted pound cake (1/4 cake)	Bread and jelly sandwiches (4)	Graham crackers (8) and ice cream (1 c) sandwiches

* Recipe included, beginning on p. 20.

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RECIPES

APPLE-RAISIN SLAW

Makes 8 servings, about 1/2 cup each.

2 medium apples, cut up
1 tablespoon lemon juice
1/2 small head cabbage, finely cut up
1/4 cup raisins
About 1/4 cup mayonnaise or salad dressing
1/4 teaspoon salt

Mix apples with lemon juice in a large bowl. Add rest of ingredients. Mix lightly.

APPLE SALAD

Makes 4 servings, about 3/4 cup each.

1 stalk celery, chopped
3 apples, cut-up
1/4 cup raisins
1/4 cup mayonnaise or salad dressing

Mix all ingredients.

BAKED PICNIC SHOULDER (Cured Pork)

Makes 4 servings, plus meat for later use (see Note below).

3.8 pounds, cook-before-eating, cured picnic shoulder, with bone

Place pork, with fat side up, on a rack in a baking pan. Do not add water; do not cover. Bake picnic shoulder at 325°F for 2 hours and 40 minutes.

Note: Save about 3-2/3 c cooked, cured pork to be used in other meals.

BEEF CHUCK ROAST (Pot Roast)

Makes 4 servings, plus meat for later use (see Note).

1/3 cup flour
1-1/2 teaspoons salt
1/4 teaspoon pepper
3.4 pounds lean chuck, with bone
2 tablespoons fat or oil
About 1/2 cup water

Mix flour, salt, and pepper. Coat meat with mixture.

Heat fat in fry pan. Brown meat on all sides.

Add water as needed to prevent over-browning. Cover tightly. Cook over low heat or in the oven at 350°F about 2 to 3 hours, until meat is tender.

Note: Save about 3-1/4 cups cut-up cooked meat for other meals.

BEEF-MACARONI SOUP

Makes 4 servings, about 1-1/2 cups each.

2 stalks celery, with leaves
1 medium carrot
1-1/4 quarts (5 cups) water
3 beef bouillon cubes
3/4 teaspoon salt
About 1-1/4 cups chopped, cooked lean beef (left from Beef Chuck Roast)
1 cup uncooked elbow macaroni

Cut celery in thin 1-inch pieces. Finely chop carrot.

Boil water. Add vegetables. Cover and cook about 5 minutes.

Add rest of ingredients. Boil gently about 15 minutes until vegetables and macaroni are tender.

BEEF PATTIES

Makes 4 servings.

2 slices bread, finely crumbled
1/4 cup water
1 small onion, finely chopped
3/4 pound ground beef
1/2 teaspoon salt
Pepper, as desired

Put bread and water in a bowl. Add rest of ingredients.

Mix well and shape into four 1/2-inch thick patties.

Cook in greased fry pan over medium heat turning once to brown both sides.

BEEF ROLL

Makes 4 servings.

1 cup flour
1-1/2 teaspoons baking powder
1/2 teaspoon salt
3 tablespoons shortening
About 1/3 cup liquid instant nonfat dry milk
1-2/3 cups finely chopped, moist, cooked beef (left from Swiss Steak)
1/4 small onion, finely chopped
Bouillon Gravy, made with beef bouillon cube (see recipe)

Mix flour, baking powder, and salt. Mix in fat with a fork until crumbly.

Add milk to make a soft, slightly sticky dough. Stir just until mixed.

Knead dough lightly on a floured surface about 5 times.

Pat or roll dough into 8-inch square.

Spread meat and onion over dough. Roll like a jelly roll. Cut into 8 slices. Place on a greased baking pan, cut side down.

Bake at 425°F about 20 minutes until browned.

Serve with Bouillon Gravy.

BEEF STEW I

Makes 4 servings, about 1-1/2 cups each.

2-1/4 cups water
3 beef bouillon cubes
About 2 cups cut-up, cooked lean beef (left from Beef Chuck Roast)
2 medium onions, cut up
2 medium carrots, cut up
2 medium potatoes, cut up
2 stalks celery with leaves, cut up
Salt and pepper, as desired
3 tablespoons flour

Bring 2 cups water and bouillon cubes to boiling.

Add meat, vegetables, salt, and pepper. Cover and boil gently about 30 minutes until vegetables are tender.

Mix 1/4 cup water and the flour until smooth. Slowly pour and stir into stew. Cook and stir over medium heat until thickened.

BEEF STEW II

Makes 4 servings, about 1-1/4 cups each.

1 pound boneless beef chuck
1/4 cup flour
Salt and pepper, as desired
2-3/4 cups water
1 medium onion, cut up
4 medium potatoes, cut up
2 medium carrots, cut up

Trim excess fat from meat. Heat in a heavy pan to get fat for frying meat. Remove pieces of fat.

Cut meat in small pieces. Dip in flour. (Save leftover flour).

Brown meat on all sides; pour off excess fat.

Sprinkle meat with salt and pepper, add 2-1/2 cups water. Cover tightly and cook slowly about 1-1/2 hours until meat is almost tender.

Add vegetables. Sprinkle with salt. Cover and boil gently about 25 minutes until vegetables are tender, stirring only to keep from sticking.

Mix leftover flour and 1/4 cup water. Stir gently into mixture. Cook until thickened.

BOUILLON GRAVY

(Make Bouillon Gravy when you have no meat or poultry drippings or broth for gravy.)

Makes about 3/4 cup.

1 tablespoon margarine
2 tablespoons flour
1 cup water
1 beef or chicken bouillon cube
Salt and pepper, if desired

Melt fat in fry pan. Remove from heat. Stir in flour.

Stir in water and add crumbled bouillon cube.

Cook and stir until smooth and thickened.

BRAISED CHICKEN WITH VEGETABLES

Makes 4 servings.

3-pound fryer chicken, cut up (see Note)
About 1/3 cup flour
1-1/2 teaspoons salt
Pepper, as desired
2 tablespoons fat or oil (or pieces of fat cut from chicken)
3/4 cup water
1 chicken bouillon cube
1 medium carrot, sliced
1 stalk celery, sliced
1 medium onion, chopped

Coat chicken with a mixture of the flour, salt, and pepper.

Heat fat to cover bottom of fry pan. Brown chicken over medium heat. Drain off fat.

Add water and bouillon cube, cover tightly and boil gently about 30 minutes until chicken is almost tender.

Add vegetables and cook about 20 minutes until carrots are tender. Add a little water during cooking, if needed.

Note: Save neck, wings, back, 1 thigh, and 1 breast quarter for Chicken Patties.

BREAD STICKS

Makes 4 servings.

6 slices bread
2 tablespoons softened margarine
1/2 teaspoon garlic salt, if desired
Pepper, as desired

Spread slices of bread with margarine. Sprinkle with garlic salt, if used, and pepper.

Stack bread and slice into sticks about 1/2-inch thick.

Spread in baking pan. Bake at 300°F about 25 minutes until crisp and lightly browned.

CHEESE MEAT LOAF

Makes 4 servings.

3/4 pound ground beef
1/2 cup liquid instant nonfat dry milk
1 egg
3/4 teaspoon salt
2 slices bread, crumbled
1 small onion, finely chopped
1/2 cup cut-up cheese

Mix all ingredients well. Shape in a loaf in a baking pan.

Bake at 350°F about 50 minutes until well done.

CHICKEN AND DUMPLINGS

Makes 4 servings.

Chicken in Gravy

6 pieces stewed chicken, plus giblets (see Note)
2-1/2 cups chicken broth (or 2-1/4 cups for thick gravy)
1/3 cup flour
1/4 cup water

Dumplings

2/3 cup flour
1 teaspoon baking powder
1/4 teaspoon salt
1/3 cup milk*

To make Chicken in Gravy--Remove excess skin and fat from chicken and broth. Leave chicken and broth in stewing pan.

Mix flour and water in a small bowl until smooth. Stir in some of chicken broth. Stir mixture gently into rest of broth in pan with chicken.

Cook and stir gently until sauce is slightly thickened.

For Dumplings--Mix flour, baking powder, and salt

Add milk and stir just until dry ingredients are wet.

Drop dough onto gently boiling chicken mixture to make 8 dumplings.

Cover pan tightly and cook slowly 15 minutes without lifting lid.

Note: From Stewed Chicken (see recipe), use the drumsticks, 1 thigh, 3 breast quarters, and the giblets and broth.

CHICKEN PATTIES

Makes 4 servings, 2 patties each.

1 egg
2 tablespoons liquid instant nonfat dry milk
About 1-1/2 cups finely chopped, cooked chicken (see Note, Braised Chicken recipe)
1/2 small onion, finely chopped
3 slices bread, finely crumbled
1/2 teaspoon poultry seasoning
1/2 teaspoon salt
3 tablespoons fine dry bread crumbs
2 tablespoons fat or oil
Bouillon Gravy, made with chicken bouillon cube (see recipe)

Mix egg and milk.

Add chicken, onion, bread, and seasonings. Mix and shape into 8 patties. Coat with bread crumbs.

Cook patties slowly in heated fat in a fry pan, turning to brown both sides.

Serve with gravy.

CHILI CON CARNE WITH BEANS AND MACARONI

Makes 4 servings, about 1 cup each.

1 tablespoon fat or oil
2/3 pound ground beef
1 small onion, chopped
1/4 green pepper, chopped
2 cups canned tomatoes
16-ounce can kidney beans, drained
1 cup bean liquid and water
2 or 3 teaspoons chili powder
1 teaspoon salt
3/4 cup uncooked elbow macaroni

Heat fat in a large fry pan. Add meat, onion, and green pepper. Cook and stir until lightly browned. Drain off fat.

Add rest of ingredients. Boil gently about 20 minutes until macaroni is tender. Stir only to keep from sticking. Add a little water during cooking, if desired.

COFFEE CAKE

Makes 8 servings.

Cake batter

1-1/2 cups flour
2 teaspoons baking powder
1/2 teaspoon salt
1/2 cup sugar
1/4 cup margarine or shortening
1 egg
1/2 cup liquid instant nonfat dry milk

Topping

1/4 cup brown sugar, packed
1 tablespoon flour
1 teaspoon cinnamon
1 tablespoon margarine

For cake batter--Mix flour, baking powder, and salt. Set aside.

Mix sugar, fat, and egg. Beat well.

Stir in milk and flour mixture all at once, just until mixed.

Put in a greased 8- or 9-inch square baking pan.

For topping--Mix all ingredients and sprinkle over cake batter.

Bake at 400°F about 25 to 30 minutes until cake springs back when lightly touched near center.

CORNED BEEF AND CABBAGE WEDGES

Makes 4 servings, about 2/3 cup each.

2 tablespoons margarine
1/2 small head cabbage, cut in 8 pieces
1/4 cup water
Salt and pepper, as desired
2/3 can (12-ounce size) corned beef

Heat margarine in fry pan. Add cabbage and water. Sprinkle with seasonings.

Cover tightly and cook slowly about 15 minutes until cabbage is tender. Add a little water during cooking, if needed.

Place pieces of corned beef on the cabbage. Do not stir. Cover and heat.

Note: Save 1/3 can of corned beef for sandwiches.

CORNED BEEF SALAD SANDWICH FILLING

Makes filling for 4 sandwiches.

1/3 can (12-ounce size) corned beef
1 small carrot, shredded or finely chopped
About 1/4 cup mayonnaise or salad dressing

Mix all ingredients.

CORNMEAL PANCAKES WITH VIENNA SAUSAGES

Makes 4 servings, 6 small pancakes each.

1 cup flour
1 cup cornmeal
4 teaspoons baking powder
1 teaspoon salt
2 tablespoons sugar
2 eggs
1-1/2 cups liquid instant nonfat dry milk
5-ounce can vienna sausage, chopped
1/3 cup melted fat or oil

Mix dry ingredients in a large bowl. Set aside.

Combine beaten eggs, milk, vienna sausage, and fat. Add to flour mixture and stir just until mixed, leaving batter lumpy.

Drop batter for pancakes from a spoon into a heated, greased fry pan. Cook pancakes until covered with bubbles. Turn and brown other side.

COTTAGE CHEESE-PINEAPPLE SALAD

Makes 8 servings, about 1/3 cup each.

3-ounce package fruit-flavored gelatin
1 cup boiling water
8-ounce can crushed pineapple, undrained
1 cup cottage cheese
1/4 cup liquid instant nonfat dry milk

Dissolve gelatin in boiling water. Add pineapple. Chill until slightly thickened.

Stir in rest of ingredients.

Chill overnight or until set.

CREAMED CHICKEN ON TOAST

Makes 4 servings, each about 2/3 cup creamed chicken and 1-1/2 slices toast.

1/4 cup flour
1 cup liquid instant nonfat dry milk
1 cup chicken broth or bouillon
About 1-1/2 cups cut-up, cooked chicken (see Note)
Salt and pepper, as desired
Poultry seasoning, as desired
2 tablespoons margarine or chicken fat (omit if broth is fatty)
6 slices toast

Mix flour and 1/4 cup of milk in saucepan until smooth.

Stir in rest of liquids, chicken, seasonings, and fat. Cook and stir until thickened.

Serve on toast.

Note: From Stewed Chicken (see recipe), use 1 thigh, 1 breast quarter, and the wings, neck, and back.

CREAMED CHIPPED BEEF

Makes 4 servings, each about 2/3 cup creamed beef.

3 tablespoons margarine
3 tablespoons flour
2 cups liquid instant nonfat dry milk
3-ounce package dried beef, cut up
1 hard-cooked egg, cut up

Melt margarine. Remove from heat. Stir in flour.

Gradually stir in milk. Add beef. Cook and stir until thickened.

Add egg. Do not stir.

FRANKFURTER-BEAN SOUP

Makes 4 servings, about 1 cup each.

3/4 cup dry lima beans
4 cups water
1 medium onion, chopped
3/4 teaspoon salt
1/2 pound frankfurters

Wash and drain beans.

Put beans and water in a pan and bring to boiling. Boil 2 minutes. Remove from heat. Cover and let stand 1 hour.

Add onion and salt. Cover and boil gently about 1 hour until beans are tender. Mash beans slightly.

Chop frankfurters and lightly brown in a fry pan. Add to soup.

FRIED APPLE RINGS

Makes about 8 rings.

2 medium apples
2 tablespoons margarine
2 tablespoons sugar
1 tablespoon lemon juice, if desired

Core apples and cut in 1/2-inch thick circles (about 8 slices).

Melt fat in a fry pan. Add sugar and lemon juice (if used).

Add apple slices and cook slowly about 15 minutes until tender. Turn as needed to brown.

FRIED CHICKEN

Makes 4 servings.

3-pound fryer chicken, cut up (see Note)
About 1/3 cup flour
1 teaspoon salt

Pepper, as desired
1/4 cup fat or oil

Coat chicken with a mixture of the flour, salt, and pepper.

Heat fat in fry pan. Cook chicken over medium heat about 20 minutes until browned on one side.

Turn and cook slowly 25 to 40 minutes longer until chicken is browned on other side and is tender.

Note: Save the neck, wings, back, 1 thigh, and 1 breast quarter for sandwich meat.

FRIED RICE AND MEAT

Makes 4 servings, about 1 cup each.

2/3 pound ground beef
1/2 small onion, chopped
About 2-1/4 cups cooked rice (3/4 cup uncooked)
2 or 3 tablespoons soy sauce
1 egg, beaten

Cook ground beef and onion in a fry pan until meat changes color. Drain off fat.

Add rice and soy sauce. Lower heat and cook for 10 minutes.

Stir egg into mixture. Cook a few minutes longer, stirring gently as needed to cook egg.

GREEN BEAN AND LENTIL SALAD

Makes 4 servings, about 2/3 cup each.

1-1/2 cups drained, cooked lentils (about 2/3 c uncooked)
1 cup drained, cooked or canned green beans
1/2 small onion, thinly sliced
1/4 cup sugar
1/4 teaspoon salt
1/4 cup vinegar
2 tablespoons oil

Put lentils, green beans, and onions in a bowl. Stir rest of ingredients together and mix gently with lentil mixture.

Cover and refrigerate at least 6 hours. Mix gently before serving.

HAM (Cured Pork), CHEESE, AND RICE

Makes 4 servings, about 1 cup each.

1 medium onion, sliced
1 tablespoon fat or oil
1-3/4 cups water
3/4 cup uncooked rice
About 1-1/2 cups cut-up, cooked cured pork (left from Baked Picnic Shoulder)
1/4 teaspoon salt
1/2 cup liquid instant nonfat dry milk
2/3 cup cut-up cheese

Cook onion in fat in a medium saucepan until lightly browned.

Add water and heat to boiling. Stir in rice, pork, and salt. Return to boiling. Cover and cook over low heat about 25 minutes until rice is tender.

Gently stir in milk and cheese. Heat until cheese is melted.

LENTIL SOUP WITH RIVELS

Makes 4 servings, about 1-1/2 cups each.

2/3 cup dry lentils
1/2 small onion, chopped
1 stalk celery, finely chopped
1-1/4 quarts (5 cups) water
3 beef bouillon cubes
1 teaspoon salt
Pepper, as desired
2 tablespoons margarine
About 3/4 cup flour
1 egg

Wash lentils.

Put all ingredients, except flour and egg, in a pan.

Cover and boil gently until lentils are almost tender, about 15 minutes.

Stir most of flour and the egg together until crumbled into small pieces called "rivels." Add a little more flour if needed to crumble mixture. Break apart any large rivels.

Stir rivels in with lentils. Cover and boil gently about 5 minutes until lentils are tender and rivels are cooked.

LIMAS IN TOMATO SAUCE

Makes 4 servings, about 1/2 cup each.

1 cup dry lima beans
3 cups water
1 teaspoon salt
1/4 cup brown sugar, packed
1/3 cup tomato sauce
1 tablespoon margarine or meat fat drippings
1 tablespoon prepared mustard
4 teaspoons vinegar
Salt, as desired

Wash beans. Put beans and water in a large pan and bring to boiling. Boil 2 minutes. Let stand 1 hour.

Add 1 teaspoon salt, and heat to boiling. Cover when most of foam is gone. Boil beans gently about 1 hour until tender.

Pour off most of bean liquid. (Save liquid.)

Add rest of ingredients to beans. Cover and boil gently about 30 minutes to blend flavors. Add more bean cooking liquid, as needed.

LIVER AND ONIONS

Makes 4 servings.

2 tablespoons fat or oil
2/3 pound sliced beef or pork liver
About 3 tablespoons flour
3/4 teaspoon salt
Pepper, as desired
1 large onion, sliced
3 tablespoons water

Heat fat in fry pan.
Coat liver with flour and put in pan. Cook until browned on one side.
Turn liver. Sprinkle with salt and pepper. Place onion on top. Add water.
Cover pan tightly and cook liver over low heat about 20 minutes until tender. Add a little water during cooking, if needed.

LIVER IN BARBECUE SAUCE

Makes 4 servings.

1 tablespoon fat or oil
2/3 pound sliced beef or pork liver
About 3 tablespoons flour
3/4 teaspoon salt
Pepper, as desired
2 tablespoons brown sugar, packed
1 teaspoon worcestershire sauce
1 tablespoon vinegar
1/4 cup catsup
1/3 cup water

Heat fat in fry pan over medium heat.
Coat liver with flour and brown on both sides.
Mix rest of ingredients and pour over liver.
Cover and cook slowly about 20 minutes until liver is tender. Add a little water to thin sauce, if needed.

MACARONI SALAD

Makes 4 servings, about 1 cup each.

1 stalk celery, chopped
1/2 small onion, chopped
1/3 cup mayonnaise or salad dressing
1 tablespoon vinegar
1 tablespoon sugar
1 teaspoon prepared mustard
3/4 teaspoon salt
Pepper, as desired
About 3 cups cooled, drained, cooked macaroni (1-1/2 cups uncooked)
1 hard-cooked egg, cut up

Mix all ingredients, except macaroni and egg, in a large bowl.
Add macaroni and egg. Mix lightly. Chill before serving.

MEATBALLS IN POTATO CUPS

Makes 4 servings.

About 2 cups seasoned, mashed potatoes (5 medium potatoes, uncooked)
1 egg
1/2 small onion, finely chopped
1 stalk celery, finely chopped
2/3 pound ground beef
1/2 cup uncooked, quick rolled oats
1/3 cup liquid instant nonfat dry milk
1/2 teaspoon salt
Pepper, as desired
Bouillon Gravy, made with beef bouillon cube (see recipe)

Mix potatoes and egg. Make 8 mounds on large, greased baking pan.
Mix rest of ingredients except gravy. Make 8 meatballs. Press a meatball part way into center of each potato mound.
Bake at 350°F about 40 minutes until meat and potatoes are browned.
Serve with gravy.

MEAT LOAF

Makes 4 servings, plus meat for later use (see Note).

1 small onion, finely chopped
1-1/2 pounds ground beef
2/3 cup rolled oats
1-1/4 teaspoons salt
Pepper, as desired
1 egg
1/2 cup tomato sauce
1/4 cup water

Mix all ingredients well. Shape into a loaf in a baking pan.
Bake at 350°F about 1 hour until well done.

Note: Save about 1/3 of meat loaf for sandwiches.

NOODLES WITH CHEESE SAUCE

Makes 4 servings, about 2/3 cup each.

2 tablespoons margarine
3 tablespoons flour
1/4 teaspoon salt
1-1/3 cups liquid instant nonfat dry milk
1/2 teaspoon prepared mustard, if desired
1 cup cut-up cheese
About 2 cups drained, cooked noodles (2-1/3 cups uncooked)
Fine dry bread crumbs, as desired

Melt margarine in a pan. Remove from heat. Mix in flour and salt. Add milk slowly, stirring until smooth. Cook and stir until thickened.

Add mustard and cheese. Stir over low heat until cheese is melted.

Mix cheese sauce with hot noodles. Top with fine dry bread crumbs, if desired.

OATMEAL COOKIES

Makes 3 dozen cookies.

1/2 cup softened margarine
1/2 cup granulated sugar
1/2 cup brown sugar, packed
1 egg
1 tablespoon water
1/2 teaspoon vanilla
1 cup flour
1/2 teaspoon baking soda
1/2 teaspoon salt
2 cups uncooked, quick rolled oats

Put margarine, granulated sugar, brown sugar, egg, and water in a large bowl. Beat well until creamy.

Stir in vanilla.

Add flour, baking soda, and salt. Mix until smooth.

Stir in rolled oats. Let stand about 10 minutes. Drop from a teaspoon on a greased baking sheet.

Bake at 375°F about 10 to 12 minutes until lightly browned. Remove from pan while hot.

OATMEAL MUFFINS

Makes 12 muffins.

1-1/4 cups flour
1 tablespoon baking powder
1 teaspoon salt
1/3 cup sugar
1 cup uncooked, quick rolled oats
1 egg
1 cup liquid instant nonfat dry milk
1/3 cup melted fat or oil

Mix flour, baking powder, salt, and sugar in a large bowl. Stir in rolled oats. Set aside.

Beat egg and add milk. Add fat. Pour over flour mixture.

Stir just until mixed, leaving batter lumpy.

Fill greased muffin tins half full.

Bake at 400°F about 20 to 25 minutes until browned.

OATMEAL PANCAKES

Makes 4 servings, 3 pancakes each.

1 cup uncooked, quick rolled oats
1/4 cup flour
2 teaspoons sugar
2 teaspoons baking powder
1/2 teaspoon salt
1 cup liquid instant nonfat dry milk
2 eggs, beaten

Mix dry ingredients well.

Add milk and eggs. Beat until well mixed. Let stand 5 minutes.

Drop batter for pancakes into heated, greased fry pan over medium heat. Spread quickly with a spoon.

Cook pancakes until covered with bubbles. Turn and brown other side.

ONE-PAN MACARONI AND CHEESE

Makes 4 servings, about 2/3 cup each.

About 2 cups drained, cooked elbow macaroni (1 cup uncooked)
1/2 cup water
2/3 cup instant nonfat dry milk
1 cup cut-up or shredded cheese (4 ounces)

Leave drained macaroni in cooking pan.

Mix water and dry milk; add to macaroni.

Add cheese. Stir over low heat until cheese is melted.

PAN-BROILED STEAK

Makes 4 servings.

1 pound boneless beef chuck steak, 1/2- to 3/4-inch thick
Commercial meat tenderizer

Treat meat with tenderizer as directed on tenderizer label.

Slash fat around edge to keep meat from curling.

Cook steak in a hot, greased fry pan over medium heat. Turn to brown both sides.

Stick pointed knife into meat to test doneness. Allow 10 to 18 minutes for medium done steak.

PEANUT BUTTER CAKE

Makes 12 servings.

2 cups flour
2 teaspoons baking powder
1/2 teaspoon baking soda
1 teaspoon salt
1/2 cup peanut butter
1/4 cup softened margarine or shortening
1-1/2 cups brown sugar, packed
2 eggs
2/3 cup liquid instant nonfat dry milk
1 teaspoon vanilla, if desired

Mix flour, baking powder, baking soda, and salt. Set aside.

Mix peanut butter, fat, and sugar in a large bowl until smooth.

Add eggs and beat until creamy.

Add half the flour mixture and half the milk. Beat well.

Mix in rest of flour mixture and milk until smooth. Add vanilla if desired.

Pour into greased, floured baking pan, about 10 by 7 by 2 inches.

Bake at 350°F about 30 minutes until cake springs back when lightly touched near center.

Cool cake 10 minutes before removing from pan.

PEANUT BUTTER COOKIES

Makes 5-1/2 dozen cookies.

2-1/2 cups flour
1/2 teaspoon salt
1/2 teaspoon baking soda
1/2 cup margarine
1/2 cup shortening
1 cup peanut butter
1 cup granulated sugar
1 cup brown sugar, packed
2 eggs

Mix flour, salt, and baking soda. Set aside.

Mix fat and peanut butter. Add granulated sugar and brown sugar. Mix well. Add eggs and beat well until creamy.

Stir flour mixture into peanut butter mixture.

Drop dough from a teaspoon onto baking pan. Flatten with a fork.

Bake at 375°F about 10 to 15 minutes until lightly browned.

PEANUT BUTTER-RAISIN SANDWICH FILLING

Makes filling for 5 sandwiches.

3/4 cup peanut butter
1/4 cup raisins, chopped

Mix ingredients.

PICNIC PORK CHOPS

Makes 4 servings.

1-1/2 pounds fresh pork (picnic) shoulder slices
3/4 teaspoon salt
Pepper, as desired

Cook pork slices in a hot, greased fry pan over medium heat. Turn to brown both sides and cook well. Sprinkle with salt and pepper.

Allow about 20 minutes for 3/4-inch thick slices.

PIZZA QUICKIES

Makes 10 small pizzas.

10 ounce pkg. refrigerator biscuits
6 ounce can tomato paste
1 tablespoon water
1 teaspoon oregano
1 small onion (if desired), finely chopped
1 cup shredded or finely chopped cheese (4 ounces)

Roll out or pat biscuits into 4-inch circles on a greased baking pan.

Mix tomato paste, water, and oregano. Cover biscuits with mixture. Sprinkle with onion (if used) and cheese.

Bake at 425°F about 8 or 9 minutes until lightly browned.

Quickly loosen pizzas from pan.

POTATO SALAD

Makes 8 servings, about 2/3 cup each.

8 medium potatoes, cooked, cut up
2 stalks celery, finely chopped
1/2 small onion, finely chopped
2 hard-cooked eggs, cut up
1/2 cup mayonnaise or salad dressing
1 tablespoon sugar
1 tablespoon vinegar
1 teaspoon prepared mustard
2 teaspoons salt
Pepper, as desired

Put vegetables and eggs in a bowl.

Mix rest of ingredients and pour over top. Toss lightly to mix.

Chill before serving.

RAISIN BREAD

Makes 1 loaf.

2 cups flour
1 tablespoon baking powder
1/2 teaspoon salt

1 teaspoon cinnamon, if desired
1/3 cup softened margarine or shortening
1/2 cup sugar
2 eggs
3/4 cup liquid instant nonfat dry milk
1 cup raisins

Mix flour, baking powder, salt, and cinnamon (if used). Set aside.

Mix fat and sugar until smooth. Stir in eggs and beat well.

Add half of the flour mixture and half the milk to sugar mixture. Stir in rest of flour and milk just until smooth.

Stir in raisins.

Pour into a greased loaf pan.

Bake at 350°F about 40 minutes until browned. Cool bread in pan for 10 minutes. Remove from pan.

RAISIN-RICE PUDDING

Makes 4 servings, about 3/4 cup each.

2 cups water
1/2 cup uncooked rice
1/2 teaspoon salt
1/2 cup raisins
1 tablespoon margarine
1 cup instant nonfat dry milk
1/3 to 1/2 cup sugar, as desired
1 cup water
1 teaspoon vanilla

Heat 2 cups water to boiling. Stir in rice, salt, raisins, and fat.

Lower heat. Cover and cook 30 minutes. Remove from heat.

Mix dry milk, sugar, and 1 cup water until smooth. Add to rice.

Add vanilla.

Stir over low heat until hot. Cool to thicken.

RICE PUDDING

Makes 4 servings, about 3/4 cup each.

1-1/2 cups water
1/4 cup uncooked rice
1/3 cup raisins
1/4 teaspoon salt
3- to 4-ounce package vanilla pudding and pie filling mix (not instant)
2 cups liquid instant nonfat dry milk
1/2 teaspoon cinnamon

Boil water. Add rice, raisins, and salt.

Cover and cook slowly about 25 minutes until rice is tender and water is gone.

Stir milk into pudding mix in a pan. Cook by package directions. Stir in rice and cinnamon.

Serve warm or cold.

SKILLET DINNER

Makes 4 servings, about 1 cup each.

2/3 pound ground beef
1/2 green pepper, chopped
1 medium onion, chopped
2 cups canned tomatoes
3/4 cup water
1 teaspoon salt
Pepper, as desired
2/3 cup uncooked rice

Cook beef, green pepper, and onion in a large fry pan until browned. Pour off excess fat.

Add tomatoes, water, and seasonings. Heat to boiling.

Stir in rice. Cover and cook over low heat about 25 minutes until rice is tender. Add a little water during cooking, if needed.

SLOPPY JOES ON BUNS

Makes 4 sandwiches.

3/4 pound ground beef
1 small onion, chopped
3/4 teaspoon salt
1/3 cup catsup
2 tablespoons prepared mustard
1 tablespoon vinegar
1 tablesppon sugar
4 hamburger rolls

Crumble beef in a heated fry pan. Add onion and salt. Cook and stir until meat is browned. Pour off excess fat.

Stir in catsup, mustard, vinegar, and sugar. Cook slowly until hot. Add a little water if mixture is too thick.

Serve on rolls.

SPAGHETTI WITH MEAT SAUCE

Makes 4 servings, each about 3/4 cup sauce and 3/4 cup spaghetti.

3/4 pound ground beef
1 medium onion, chopped
1 clove garlic, finely chopped
8-ounce can tomato sauce
6-ounce can tomato paste
1 teaspoon salt
2 teaspoons worcestershire sauce
1 cup water
3 cups hot, cooked spaghetti (about 6 ounces uncooked)

Put beef, onion, and garlic in a large fry pan. Cook and stir over medium heat until browned. Pour off excess fat.

Add rest of ingredients except spaghetti. Cover and boil gently about 30 minutes to blend flavors. Add water to thin sauce, as desired.

Serve sauce over spaghetti.

SPLIT PEA SOUP

Makes 4 servings, about 1 cup each.

1 cup dry split peas
1 medium onion, chopped
2 tablespoons margarine or meat drippings
3 cups water
About 2/3 cup finely chopped, cooked cured pork (left from Baked Picnic Shoulder)
1 teaspoon salt

Wash and drain split peas.

Cook onion in fat in a medium saucepan until tender.

Add rest of ingredients to onion. Bring to boiling.

Cover and boil gently about 40 minutes until peas are tender. Add a little water if desired.

STEWED APPLES

Makes 8 servings, about 1/2 cup each.

2/3 cup sugar
Sprinkle of salt
1-1/2 cups water
4 medium-large tart apples, peeled, sliced

Mix sugar, salt, and water in a pan. Heat to boiling.

Add apples. Cover and boil gently 10 to 15 minutes until apples are tender.

STEWED CHICKEN

(Use in Chicken and Dumplings and Creamed Chicken)

Makes about 3-1/2 cups cut-up cooked poultry.

3-pound fryer chicken, cut up
3 cups water
1 teaspoon salt

Cut apart chicken legs and thighs. Cut breast into quarters.

Gently boil chicken, water, and salt in a covered pan until chicken is tender, 45 minutes to 1 hour.

SWISS STEAK

Makes 4 servings, plus meat for later use (see Note).

2 pounds boneless beef chuck steak, 1/2-inch thick
Commercial meat tenderizer
1/4 cup flour
Salt and pepper, as desired
1 cup canned tomatoes
1 medium onion, sliced

Trim off excess fat and cut meat into serving size pieces. Treat meat with tenderizer as directed on tenderizer label.

Heat in fry pan to get fat for frying steak. Remove pieces.

Mix flour and seasonings; use to coat meat.

Brown meat on both sides in fry pan, turning once. Drain off excess fat.

Add rest of ingredients. Cover tightly and cook over low heat until meat is tender, about 1-1/2 to 1-3/4 hours.

Note: Save about 1-2/3 cups cut-up cooked meat for Beef Roll.

TART CABBAGE

Makes 4 servings, about 1/2 cup each.

1 very small head cabbage, sliced
2 tablespoons margarine
2 tablespoons water
1/4 cup vinegar
1 tablespoon sugar
3/4 teaspoon salt
Pepper, as desired

Put cabbage slices, margarine, and water in a pan.

Cover tightly and cook slowly for 6 to 8 minutes until cabbage is tender.

Add rest of ingredients; stir to mix.

Cook a few minutes longer until liquid is almost gone.

TOP-OF-STOVE SCALLOPED POTATOES

Makes 4 servings, about 3/4 cup each.

1-1/2 cups liquid instant nonfat dry milk
5 medium potatoes, sliced
1 small onion, sliced
1-1/2 teaspoons salt
Pepper, as desired
2 tablespoons margarine
2 tablespoons flour
1/4 cup fine dry bread crumbs

Put milk in a pan. Add potatoes, onion, salt, and pepper.

Cover and cook over low heat 15 to 20 minutes until potatoes are tender.

Melt margarine. Stir in flour. Mix in most of the hot milk from potatoes.

Pour flour mixture over potatoes and heat gently until sauce is thickened.

Sprinkle potatoes with bread crumbs.

TUNA WRAP-UP WITH CELERY SAUCE

Makes 4 servings.

Sauce and tuna

2 tablespoons margarine
2 tablespoons flour
1 teaspoon salt
1 cup liquid instant nonfat dry milk
1 stalk celery, finely chopped
6-1/2-ounce can tuna, drained
Milk to thin sauce, as desired

Dough

1 cup flour
1-1/2 teaspoons baking powder
1/2 teaspoon salt
3 tablespoons shortening
1/3 cup liquid instant nonfat dry milk

To make sauce--Melt fat in pan. Remove from heat. Mix in flour and salt. Slowly stir in milk. Add celery.

Cook and stir until thickened. Set aside.

For dough--Mix flour, baking powder, and salt in a bowl. Mix in fat with a fork until crumbly.

Add milk. Stir just enough to wet dry ingredients.

Roll out dough on lightly floured surface. Roll about 7 by 12 inches. Place in greased baking pan.

Pile tuna lengthwise down center of dough. Pour about half of sauce over tuna. Set aside rest of sauce.

Fold dough over tuna to just overlap on top. Turn up and seal ends of dough.

Bake at 450°F about 20 minutes until browned.

Thin rest of sauce with milk, and heat to serve over Tuna Wrap-Up.

WILTED SPINACH

Makes 4 servings, about 1 cup each.

3/4 of 10-ounce package fresh spinach, coarsely chopped
1/2 small onion, finely chopped
2 tablespoons margarine
1 tablespoon flour
2 tablespoons sugar
1/2 teaspoon salt
1/4 cup water
1/4 cup vinegar

Wash spinach and drain well. Put in large bowl. Add onion.

Melt fat in fry pan. Remove from heat. Stir in flour, sugar, and salt.

Slowly mix in water and vinegar until smooth. Cook and stir until thickened.

Pour boiling hot dressing over spinach. Mix well.

THE COST OF DOING LAUNDRY AT HOME

by Lucile F. Mork

What does it cost to do a load of laundry at home? That will depend on several things: The initial investment in laundry equipment, the frequency with which the equipment is used, the quantities of fuel and water used and the rates paid for these utilities, and the cost of the supplies used. The use made of equipment will vary widely from family to family and the costs from place to place. The table below shows estimates of current costs per load of laundry done at home in the Washington, D.C., area for loads of washing in three sizes, with heated or cold water, and for drying periods of 30, 45, and 60 minutes.

The estimated costs for washing and drying done at home were calculated based on an automatic washer and dryer bought on credit and costing $305 and $229, respectively, and local prices for operating expenses and supplies. The initial investment in the equipment was distributed over the expected lifespan of the piece of equipment—about 11 years for the washer and 14 years for the dryer. Five percent of the purchase price was added to cover the cost of repairs for a year.

The amount of electricity required by the appliances was estimated at 0.4 kilowatthours (kwh) for the washer and ranged from 2.8 kwh to 5.6 kwh for the dryer depending on the length of drying time. The rate used for electricity was $12.66 per 250 kwh. Also used in making the estimates were the costs of water at a rate of $1.08 per 1,000 gallons and gas to heat the water at the rate of $0.25 per therm.

Cost of a detergent was based on a 3-pound 1-ounce box costing $1.45 which amounted to about 9 cents a cup. A chlorine disinfectant cost $0.93 a gallon.

The table is easy to use. For example: Suppose you want to know about what it costs per week to wash an average-size load (12 pounds) of clothes with heated water. Glance down the left-hand column (under the heading for a 12-pound load) to the total with heated water and across to the column showing the number of loads done at home in a week. You will find a cost of 53 cents for three loads and 46 cents for four loads per week. For a cold water washing the estimated cost is 4 cents less per load. If the washing is air-dried, this represents the total cost of the load of washing. If, however, you generally dry your washing in the dryer and you want to see what the cost is, continue down the left-hand column to the lower half of the table until you locate the approximate time required to dry and again move across to the appropriate column. For a drying period of 45 minutes in an electric dryer, the estimated total cost per load is about 39 cents for three loads per week and 34 cents for four loads. By adding the two estimates together—53 cents for washing and 39 cents for drying—you have an estimated total cost per load of 92 cents for three loads per week and 80 cents (46 and 34 cents) for four loads.

This method of figuring the cost of doing laundry assumes that the service life of the appliance and its repair costs are the same regardless of how often the appliance is used. Under this assumption, the cost per load of wash declines as the number of loads per week increase. A decrease in service life or an increase in repair costs associated with the increased use of the equipment would, of course, slightly change the cost per load.

Sources: Mork, L. F. Figuring the cost of doing laundry at home, *Family Economics Review*, pp. 6-7, December 1970. Tippett, K. S., and Ruffin, M. D., Service-life expectancy of household appliances, *Family Economics Review*, pp. 3-6, Summer 1975.

Estimated cost per load of laundry done at home in the Washington, D.C., area, 1975 costs

Item	Number of loads done at home per week					
	3	4	5	6	8	10
TO WASH						
8-pound load:						
Equipment[1]	$0.28	$0.21	$0.16	$0.14	$0.10	$0.08
Operation[2]	.09	.09	.09	.09	.09	.09
Supplies[3]	.11	.11	.11	.11	.11	.11
Total:						
With heated water	.48	.41	.36	.34	.30	.28
With cold water	.44	.37	.32	.30	.26	.24
12-pound load:						
Equipment[1]	.28	.21	.16	.14	.10	.08
Operation[2]	.10	.10	.10	.10	.10	.10
Supplies[3]	.15	.15	.15	.15	.15	.15
Total:						
With heated water	.53	.46	.41	.39	.35	.33
With cold water	.49	.42	.37	.35	.31	.29
14-pound load:						
Equipment[1]	.28	.21	.16	.14	.10	.08
Operation[2]	.12	.12	.12	.12	.12	.12
Supplies[3]	.17	.17	.17	.17	.17	.17
Total:						
With heated water	.57	.50	.45	.43	.39	.37
With cold water	.52	.45	.40	.38	.34	.32
TO DRY						
30 minutes:						
Equipment[1]	.18	.13	.11	.09	.07	.05
Operation[4]	.14	.14	.14	.14	.14	.14
Total	.32	.27	.25	.23	.21	.19
45 minutes:						
Equipment[1]	.18	.13	.11	.09	.07	.05
Operation[4]	.21	.21	.21	.21	.21	.21
Total	.39	.34	.32	.30	.28	.26
60 minutes:						
Equipment[1]	.18	.13	.11	.09	.07	.05
Operation[4]	.29	.29	.29	.29	.29	.29
Total	.47	.42	.40	.38	.36	.34

[1] Estimates based on a new automatic washer costing $305 and a new electric dryer costing $229 on a 24-month installment plan, with average life expectancy of about 11 years for washer and 14 years for dryer and 5 percent of cost of appliances per year allowed for repairs.

[2] Includes cost of electricity to operate washer, water, and gas to heat about two-thirds of the water. Based on 1975 rates in the Washington, D.C., area. Amount of water adjusted for size of load.

[3] A detergent and a disinfectant at 1975 prices in the Washington, D.C., area. Amounts adjusted for size of load.

[4] Includes cost of electricity to operate dryer.

BLS URBAN FAMILY BUDGETS--AUTUMN 1974

The Bureau of Labor Statistics' (BLS) three hypothetical budgets for a family of four ranged from $9,198 a year at the lower level, to $14,333 at the intermediate level, and $20,777 at the higher level in autumn 1974 (see table). Between autumn 1973 and autumn 1974 the lower budget rose 12.4 percent, the intermediate budget 13.5 percent, and the higher budget 14.2 percent. The costs are for an urban family of four: A 38-year-old husband, his wife who is not employed, a boy of 13, and a girl of 8. The budgets illustrate three different levels of living based on estimates of costs for different specified types and amounts of goods and services rather than actual expenditures by families.

Budgets covering consumption items—food, housing, transportation, clothing, personal care, and medical care—were updated by applying changes in the Consumer Price Index to autumn 1973 costs for each main class of goods and services. Consumption costs rose by approximately 11 percent in all three budgets primarily because of substantial increases in food, housing, and transportation, which account for over 70 percent of consumption costs. There were also large increases in the costs of personal care and medical care.

The increase in food prices had a greater impact on the lower budget than on the two other levels because food accounts for a larger proportion of the total cost of consumption at that level of living. On the other hand, the increase in housing costs had a greater impact on the higher and intermediate budgets because housing accounts for a larger proportion of the total cost of consumption at those levels.

In the lower budget, total housing costs, which include only rental housing, increased by 8.1 percent between autumn 1973 and autumn 1974. In the intermediate and higher budgets where housing includes both rental housing and homeownership, costs rose 11.3 and 11.7 percent, respectively. The housefurnishings and operations' component of housing costs rose 19 percent in all three budgets.

Annual budgets for a 4-person family at 3 levels of living, urban United States, autumn 1974

Component	Lower	Intermediate	Higher
Total budget	$9,198	$14,333	$20,777
Total family consumption	7,318	10,880	14,976
Food	2,763	3,548	4,453
Housing	1,758	3,236	4,900
Transportation	643	1,171	1,521
Clothing	759	1,085	1,589
Personal care	231	310	439
Medical care	738	742	774
Other family consumption	423	786	1,297
Other items	415	662	1,113
Taxes and deductions	1,463	2,790	4,686
Social security and disability	553	780	787
Personal income taxes	910	2,010	3,899

Note: Because of rounding, sums of individual items may not equal totals.

Transportation costs rose the most in the budget for the higher level of living which contains the largest proportion of automobile owners.

Estimated annual costs of consumption for families of different size and composition and the costs for 40 metropolitan areas and 4 nonmetropolitan areas are available in BLS News Release USDL—75-190, April 9, 1975.

Source: U.S. Department of Labor, Bureau of Labor Statistics. Urban Family Budgets and Comparative Indexes for Selected Urban Areas, Autumn, 1974. *News*, USDL Release 75-190, April 9, 1975.

MOBILITY OF THE POPULATION OF THE UNITED STATES, MARCH 1970 to MARCH 1974

Thirty-seven percent of the population 4 years and older,[1] or 72.4 million persons, moved between March 1970 and March 1974. Most moves (43.5 million persons) were to another dwelling within the same county. Of persons moving to a different county, slightly more moved out of the State than to another county within the State (14.8 million compared with 14.2 million).

Population Trends

Central cities of metropolitan areas continued to experience net outmigration (5.9 million persons 4 years and older), as in the 1960's. The mostly suburban part of metropolitan areas outside the central cities continued to experience net inmigration (4.0 million). Persons moving to central cities were slightly younger than those moving from the cities, with median ages of 24.8 years and 27 years, respectively. Blacks constituted 12.1 percent of inmigrants to central cities but only 7.6 percent of outmigrants.

Metropolitan areas experienced a net migration loss to nonmetropolitan areas of 1.8 million persons, though not a total population loss or a decline in urbanization. A large part of the net movement from metropolitan areas is attributed to continued urban development around the fringes of metropolitan areas and the ease of commuting from communities just beyond metropolitan boundaries.

The South and the West had net inmigration, whereas the Northeast and North Central regions had net outmigration during this period.

Characteristics of Movers

Mobility rates are highest among persons in their twenties, reflecting formation of new households by young adults who have just finished school, recently married, or newly entered the labor force. Sixty-seven percent of persons 25 to 29 and 62 percent of persons 20 to 24 changed their residence during the 4-year period.

The presence and age of children in a family influence the likelihood of moving. Among married men 25 to 34 years living with their wives at the survey date, those with no children under 18 were more mobile than were those with children under 18. Husband-wife families with children all under school age (6) were more mobile than were those whose children were older.

Although nearly the same percentage of blacks and whites moved during the period (38.2 and 37.0 percent, respectively), blacks were more likely to move within the same county and whites twice as likely to move to a different county.

College graduates were more likely to move between counties or States than were high school graduates (25.8 percent of persons 18 and over compared with 14.9 percent). Only 7.3 percent of persons with 8 years of education or less moved from one county or State to another.

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[1] Age as of March 1974. Population includes civilian noninstitutional population of the United States plus approximately 1,067,000 members of the Armed Forces in the United States living off post or with their families on post in 1974, but excludes all other members of the Armed Forces.

Source: U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-20, No. 273, Mobility of the Population of the United States: March 1970 to March 1974, 1974.

FAIR CREDIT BILLING ACT

The Fair Credit Billing Act, an amendment to the Truth in Lending Act, became effective on October 28, 1975. This act requires creditors extending open-end credit (such as department stores and banks) to: (1) Include with the monthly bill a statement informing the customer of his or her rights in questioning the bill and giving the address to which all inquiries must be sent, (2) mail billing statements to the customer at least 14 days before the date that payments are due, (3) settle all billing disputes within 90 days, (4) refrain from making adverse statements to credit reporting agencies and from turning accounts over to collection agencies when an account is in dispute, and (5) credit all payments, overpayments, and returned merchandise promptly to accounts.

The law also provides that a seller may no longer be restricted by bank-card issuers from offering discounts for cash, and reverses the doctrine of "holder in due course" under which the third party holding the credit contract had no obligation for the merchandise received by the customer.

In the event that a consumer questions some portion of the billing statement, the consumer must submit written notice to the card issuer within 60 days of the bills transmittal. The creditor must acknowledge such inquiries in writing within 30 days. Creditors not following the procedures outlined in the act for correcting billing errors forfeit the right to collect the amount in question and any finance charges, provided the amount is no more than $50.00.

Source: Public Law 93-495, Title III, 93d Cong., H.R. 11221, Fair Credit Billing Act, October 28, 1974..

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

Single copies of the following are available free from the U.S. Department of Agriculture. Please address your request to the office indicated.

From Office of Communication, Washington, D.C., 20250:

- INSECTS AND DISEASES OF VEGETABLES IN THE HOME GARDEN. AB 380. March 1975.
- BEEF AND VEAL IN FAMILY MEALS. G 118. Revised June 1975.
- BAKING FOR PEOPLE WITH FOOD ALLERGIES. G 147. Revised May 1975.

From Economic Research Service, Division of Information, Washington, D.C. 20250:

- CONSUMER SATISFACTION WITH FOOD PRODUCTS & MARKETING SERVICE. AER 281. March 1975.
- THE REVIVAL OF POPULATION GROWTH IN NONMETROPOLITAN AMERICA. ERS 605. June 1975.
- Leaflets based on OUR LAND AND WATER RESOURCES—CURRENT AND PROSPECTIVE SUPPLIES AND USES. M 1290. May 1974:
  1. WATER RESOURCES FOR AGRICULTURE—WILL THE WELL RUN DRY? AB 384. April 1975.
  2. FARMLAND RESOURCES FOR THE FUTURE. AB 385. April 1975.

From Agricultural Research Service, Consumer and Food Economics Institute, Room 325A, Federal Building, Hyattsville, Md. 20782:

- NUTRITION PROGRAMS FOR THE ELDERLY—A GUIDE TO MENU PLANNING, BUYING, AND THE CARE OF FOOD FOR COMMUNITY PROGRAMS. ARS-NE-59. Revised May 1975.

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COST OF FOOD AT HOME

Cost of food at home estimated for food plans at three cost levels, June 1975, U.S. average 1/

Sex-age groups	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2: 2/						
20-54 years..........	28.70	36.10	43.40	124.40	156.50	188.20
55 years and over....	25.40	31.70	37.90	110.20	137.30	164.30
Family of 4:						
Children--						
1-2 and 3-5 years..	40.40	50.40	60.70	174.90	218.80	262.80
6-8 and 9-11 years.	48.90	61.40	73.80	211.90	266.30	320.00
INDIVIDUALS 3/						
Child:						
7 months to 1 year...	5.40	6.60	7.80	23.40	28.70	34.00
1-2 years............	6.50	8.00	9.60	28.10	34.70	41.40
3-5 years............	7.80	9.60	11.60	33.70	41.80	50.30
6-8 years............	10.10	12.70	15.20	43.90	55.00	66.10
9-11 years...........	12.70	15.90	19.10	54.90	69.00	82.80
Male:						
12-14 years..........	13.50	16.90	20.30	58.40	73.20	87.90
15-19 years..........	14.90	18.70	22.50	64.70	81.10	97.60
20-54 years..........	14.50	18.30	22.10	62.80	79.40	95.80
55 years and over....	12.70	15.90	19.10	55.10	68.80	82.70
Female:						
12-19 years..........	12.00	14.90	17.80	52.10	64.70	77.30
20-54 years..........	11.60	14.50	17.40	50.30	62.90	75.30
55 years and over....	10.40	12.90	15.40	45.10	56.00	66.70
Pregnant.............	14.30	17.70	21.10	62.00	76.70	91.60
Nursing..............	15.20	19.00	22.70	66.00	82.30	98.30

1/ These estimates were computed from quantities in food plans published in Family Economics Review, Winter 1975. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of Retail Food Prices by Cities released periodically by the Bureau of Labor Statistics.

2/ 10 percent added for family size adjustment. See footnote 3.

3/ The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person--add 20 percent; 2-person--add 10 percent; 3-person--add 5 percent; 5-person--subtract 5 percent; 6-or-more-person--substract 10 percent.

CONSUMER PRICES

Consumer price index for urban wage earners and clerical workers

(1967 = 100)

Group	July 1975	June 1975	May 1975	July 1974
All items	162.3	160.6	159.3	148.3
Food	178.6	174.4	171.8	160.5
Food at home	179.9	174.9	171.6	160.6
Food away from home	174.2	173.1	172.8	160.4
Housing	167.1	166.4	165.3	150.9
Shelter	170.2	169.4	168.2	154.4
Rent	137.3	136.9	136.4	130.3
Homeownership	182.3	181.4	180.1	163.2
Fuel and utilities	168.0	166.9	165.5	150.9
Fuel oil and coal	234.1	230.6	230.2	218.5
Gas and electricity	170.4	169.4	167.3	146.2
Household furnishings and operation	158.3	158.1	157.4	141.4
Apparel and upkeep	141.1	141.4	141.8	135.3
Men's and boys'	140.5	142.1	142.8	136.0
Women's and girls'	136.5	136.3	136.7	132.9
Footwear	143.1	143.8	144.5	136.9
Transportation	152.6	149.8	147.4	142.6
Private	152.3	149.3	146.8	141.9
Public	155.0	154.1	152.5	148.6
Health and recreation	154.0	153.2	152.6	141.0
Medical care	169.8	168.1	166.8	151.4
Personal care	151.2	150.3	149.9	137.8
Reading and recreation	144.4	144.1	143.8	134.6
Other goods and services	147.6	147.3	147.1	137.7

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of prices paid by farmers for family living items

(1967 = 100)

Item	Aug. 1975	July 1975	June 1975	Aug. 1974	July 1974	June 1974
All items	179	178	176	164	161	160
Food and tobacco	---	---	179	---	---	161
Clothing	183	---	---	---	---	167
Household operation	---	173	---	---	---	152
Household furnishings	---	156	---	---	---	138
Building materials, house	---	---	187	---	---	177

Source: U.S. Department of Agriculture, Statistical Reporting Service.

FAMILY ECONOMICS REVIEW
FALL 1975

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FAMILY ECONOMICS REVIEW

HIGHLIGHTS/WINTER 1975

ANNUAL OUTLOOK ISSUE

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Consumer and Food Economics Institute
Agricultural Research Service
U.S. DEPARTMENT OF AGRICULTURE

FAMILY ECONOMICS REVIEW is a quarterly report on research of the Consumer and Food Economics Institute and on information from other sources relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

Authors are on the staff of the Consumer and Food Economics Institute unless otherwise noted.

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USDA FAMILY FOOD PLANS, 1974

by Betty Peterkin

Three USDA family food plans—low-cost, moderate-cost, and liberal—have been revised. The cost of food at home released by the Department of Agriculture each month will be based on the revised plans starting with the December 1974 estimates.

What are the USDA Food Plans?

The food plans are amounts of foods of different types (food groups) that families might buy, or obtain by home production, to provide nutritious diets for family members at different levels of cost (tables 1, 2, and 3). Such food plans have served for more than 40 years as guides for estimating food needs and food costs of families and population groups. At each level of cost, amounts of foods for men, women, and children of different ages and for pregnant and nursing women are suggested. A plan for any family can be determined by totaling amounts of foods suggested for persons of the sex and age of family members. Food costs for a family following the plan can be estimated from costs of the plans released each month.

Amounts of food in the plans are specified for 15 food groups (see tables 1, 2, and 3). Foods within a food group are similar to each other in nutritive value. In some groups—meat, poultry, and fish, for example—one food in the group might be used to replace another in a meal. Although each group is of special importance for one or more nutrients or as a source of food energy, several groups may provide appreciable amounts of the same nutrient. The cost of providing the nutrient may differ considerably among groups. For example, foods in the meat and bread groups provide iron; however a milligram of iron from the meat group costs much more than a milligram of iron from the bread group.

The low-cost plan and the moderate-cost plan, shown in tables 1 and 2, provide diets consistent with food patterns that are typical of those of most groups of people in this country. Compared with the moderate-cost plan, the low-cost plan calls for smaller amounts of most foods, especially milk, cheese and ice cream; meat, poultry, and fish; fruit and vegetables other than potatoes; and baker products. It calls for larger amounts of cereal, flour, and bread. Users of the low-cost plan are expected to select, most of the time, the lower cost foods within food groups—ground beef rather than steak and bread rather than fancy rolls, for example. Plans for nutritious diets at costs considerably lower than the low-cost plan can be developed. One such plan is now being developed by the USDA.

The moderate-cost plan not only includes larger quantities of meat and vegetables and fruit than the low-cost plan, but allows for more frequent purchase of the higher priced cuts of meat and out-of-season foods. This plan allows for meals with more variety and less home preparation than does the low-cost plan. Greater discard of food beyond the normal discard of bone and other inedible parts of food is assumed in the moderate-cost than the low-cost plan.

The liberal plan allows for a greater variety of foods and for considerably more animal products, fruits, and vegetables than the moderate-cost plan. More expensive choices within the groups account for much of the greater cost of the liberal plan. Greater discard of edible food is assumed in the liberal than in the less costly plans.

Reasons for Revising the Food Plans

The maintenance of the USDA food plans—their development, their interpretation through publications for leaders and consumers, and the periodic estimates of their costs—is an ongoing project in the Consumer and Food Economics Institute. The plans are evaluated, and revised as required, when new information on food consumption, food prices, food composition, and nutritional needs becomes available. The quantities of food groups in the food plans were last revised in 1964.[1] Nutritional goals based on the

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[1] FAMILY ECONOMICS REVIEW, October 1964, Agricultural Research Service, USDA.

Table 1.--Low-cost food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Accessories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	5.70	0.56	2.1	0.15	0.35	0.42	0.06	3.43	6/ 0.71	0.02	0.06	0.05	0.05	0.18	0.06
1-2 years-----	3.57	1.26	3.6	.16	.23	1.01	.60	2.88	6/ .99	.27	.76	.33	.12	.36	.68
3-5 years-----	3.91	1.52	2.7	.25	.25	1.20	.85	2.95	.90	.30	.91	.57	.38	.71	1.02
6-8 years-----	4.74	2.03	2.9	.39	.31	1.58	1.10	3.67	1.11	.45	1.27	.84	.52	.90	1.43
9-11 years----	5.46	2.57	3.9	.44	.38	2.13	1.41	4.81	1.24	.62	1.65	1.20	.61	1.15	1.89
Male:															
12-14 years---	5.74	2.98	4.0	.56	.40	1.99	1.50	3.90	1.15	.67	1.88	1.25	.77	1.15	2.61
15-19 years---	5.49	3.74	4.0	.34	.39	2.20	1.87	4.50	.90	.75	2.10	1.55	1.05	1.04	3.09
20-54 years---	2.74	4.56	4.0	.33	.48	2.32	1.87	4.81	.93	.71	2.10	1.47	.91	.81	2.11
55 years and over-------	2.61	3.63	4.0	.21	.61	2.38	1.72	4.92	1.02	.62	1.73	1.23	.77	.90	1.16
Female:															
12-19 years---	5.63	2.55	4.0	.24	.46	2.17	1.17	4.57	.75	.63	1.44	1.05	.53	.88	2.44
20-54 years---	3.02	3.21	4.0	.19	.55	2.34	1.40	4.17	.71	.55	1.31	.94	.59	.72	2.13
55 years and over-------	3.01	2.45	4.0	.15	.62	2.54	1.22	4.57	.97	.58	1.24	.86	.38	.64	1.11
Pregnant------	5.25	3.68	4.0	.29	.67	2.80	1.65	4.99	.95	.66	1.52	1.06	.55	.78	2.56
Nursing-------	5.25	4.16	4.0	.26	.66	2.99	1.67	5.33	.78	.61	1.55	1.16	.76	.91	2.70

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-tenth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

Table 2.--Moderate-cost food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Accessories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	6.46	0.80	2.2	0.13	0.41	0.49	0.06	3.98	6/ 0.64	0.02	0.06	0.05	0.05	0.19	0.08
1-2 years-----	4.04	1.69	4.0	.15	.29	1.24	.59	3.44	6/ 1.03	.26	.81	.33	.12	.26	.79
3-5 years-----	4.74	1.88	3.0	.22	.30	1.46	.85	3.51	.74	.27	.82	.73	.41	.81	1.42
6-8 years-----	5.79	2.60	3.3	.34	.37	1.94	1.17	4.39	.84	.39	1.14	1.11	.56	1.03	1.97
9-11 years----	6.68	3.31	4.0	.38	.45	2.61	1.40	5.76	1.03	.51	1.47	1.51	.66	1.31	2.63
Male:															
12-14 years---	7.02	3.77	4.0	.48	.48	2.44	1.52	4.66	.94	.56	1.69	1.54	.85	1.34	3.65
15-19 years---	6.65	4.65	4.0	.29	.47	2.73	2.00	5.45	.80	.67	1.98	1.82	1.05	1.15	4.41
20-54 years---	3.38	5.73	4.0	.29	.59	2.92	1.94	5.93	.76	.65	1.97	1.65	.95	.96	2.95
55 years and over-------	2.97	4.64	4.0	.19	.70	2.91	1.69	5.88	.89	.53	1.58	1.45	.87	1.05	1.50
Female:															
12-19 years---	6.22	3.32	4.0	.24	.53	2.62	1.21	5.38	.68	.56	1.34	1.22	.56	.97	3.36
20-54 years---	3.35	4.12	4.0	.19	.62	2.84	1.35	4.94	.54	.49	1.28	1.08	.65	.81	2.89
55 years and over-------	3.35	3.21	4.0	.14	.72	3.09	1.17	5.50	.81	.52	1.20	.98	.45	.73	1.39
Pregnant------	5.44	4.57	4.0	.25	.91	3.52	1.60	6.13	.73	.83	1.77	1.28	.46	.85	3.50
Nursing-------	5.31	5.01	4.0	.26	.91	3.76	1.73	6.52	.74	.81	1.84	1.42	.69	1.00	3.79

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-sixth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

Table 3.--Liberal food plan: Amounts of food for a week 1/

Family member	Milk, cheese, ice cream 2/	Meat, poultry, fish 3/	Eggs	Dry beans and peas, nuts 4/	Dark-green, deep-yellow vegetables	Citrus fruit, tomatoes	Potatoes	Other vegetables, fruit	Cereal	Flour	Bread	Other bakery products	Fats, oils	Sugar, sweets	Accessories 5/
	Qt	Lb	No.	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb	Lb
Child:															
7 months to 1 year-----	6.94	0.97	2.3	0.14	0.43	0.60	0.06	4.71	6/ 0.64	0.02	0.05	0.06	0.05	0.20	0.09
1-2 years-----	4.26	2.07	4.0	.17	.31	1.50	.59	4.10	6/ 1.07	.28	.82	.35	.13	.27	.95
3-5 years-----	5.08	2.35	3.1	.23	.32	1.77	.85	4.18	.76	.27	.79	.78	.45	.85	1.74
6-8 years-----	6.25	3.18	3.4	.36	.40	2.35	1.18	5.21	.85	.39	1.08	1.23	.60	1.08	2.41
9-11 years----	7.21	4.04	4.0	.39	.48	3.15	1.41	6.83	1.04	.51	1.39	1.67	.71	1.38	3.21
Male:															
12-14 years---	7.57	4.57	4.0	.50	.51	2.94	1.52	5.52	.95	.56	1.60	1.71	.92	1.40	4.47
15-19 years---	7.18	5.59	4.0	.31	.50	3.29	2.01	6.45	.84	.69	1.92	2.05	1.07	1.20	5.36
20-54 years---	3.64	6.83	4.0	.32	.62	3.51	1.95	6.99	.79	.66	1.91	1.86	.95	1.00	3.54
55 years and over-------	3.24	5.54	4.0	.19	.76	3.52	1.68	6.97	.89	.54	1.49	1.57	.94	1.09	1.82
Female:															
12-19 years---	6.72	3.97	4.0	.25	.56	3.15	1.21	6.34	.71	.59	1.31	1.35	.54	.98	4.09
20-54 years---	3.62	4.86	4.0	.20	.66	3.41	1.35	5.81	.56	.51	1.24	1.22	.66	.84	3.47
55 years and over--------	3.65	3.79	4.0	.15	.76	3.71	1.14	6.42	.74	.54	1.17	1.12	.48	.77	1.66
Pregnant------	5.91	5.43	4.0	.26	.96	4.22	1.57	7.17	.70	.87	1.70	1.45	.46	.87	4.20
Nursing-------	5.76	5.97	4.0	.28	.97	4.51	1.72	7.66	.75	.84	1.76	1.58	.68	1.02	4.52

1/ Amounts are for food as purchased or brought into the kitchen from garden or farm. Amounts allow for a discard of about one-fourth of the edible food as plate waste, spoilage, etc. Amounts of foods are shown to two decimal places to allow for greater accuracy, especially in estimating rations for large groups of people and for long periods of time. For general use, amounts of food groups for a family may be rounded to the nearest tenth or quarter of a pound.

2/ Fluid milk and beverage made from dry or evaporated milk. Cheese and ice cream may replace some milk. Count as equivalent to a quart of fluid milk: Natural or processed Cheddar-type cheese, 6 oz.; cottage cheese, 2-1/2 lbs.; ice cream, 1-1/2 quarts.

3/ Bacon and salt pork should not exceed 1/3 pound for each 5 pounds of this group.

4/ Weight in terms of dry beans and peas, shelled nuts, and peanut butter. Count 1 pound of canned dry beans--pork and beans, kidney beans, etc.--as .33 pound.

5/ Includes coffee, tea, cocoa, punches, ades, soft drinks, leavenings, and seasonings. The use of iodized salt is recommended.

6/ Cereal fortified with iron is recommended.

Recommended Dietary Allowance (RDA) released in 1964 by the National Academy of Sciences-National Research Council (NAS-NRC) and food consumption data from a nationwide food consumption survey conducted by USDA in 1955 were used in developing these plans. Certain assumptions with regard to selections and price levels of foods within food groups in estimating costs of the plans were revised slightly in 1967. Revisions took into account food consumption and food prices reported in the nationwide household food consumption survey conducted by USDA in 1965-66. The food plans were evaluated after the RDA were revised in 1968, and found to provide acceptable levels of nutrients for which adequate reliable food composition data were available. Therefore, no changes in the plans were made.

New food plans were developed in 1974 for several reasons:

1. In 1974 the NAS-NRC revised the RDA.[2] Recommended amounts of some nutrients have been changed and allowances for additional nutrients have been designated since the plans were revised in 1964.

2. The nutritive values of some foods have changed since the plans were developed in 1964. For example, many ready-to-eat cereals are now fortified with one-fourth or more of the RDA for many nutrients; enriched bread and flour, under regulations to go into effect in 1975, will contain more thiamin, riboflavin, and niacin added than in 1964. New information on the content of nutrients in foods has become available.

3. Information on food eaten by men, women, and children of different ages on a nationwide basis has become available since 1964. USDA's 1965-66 survey of household food consumption provided information for the first time on the food intake of individuals in the household.[3] It also provides the most recent detailed information on the quantities and money value of food used (purchased, home-produced, or received as gift or pay) by the total household.[4]

4. Shifts have occurred in food prices over the past 10 years. Prices for most foods have increased, but some have increased more than others. Several foods that are generally used in large amounts in the low-cost plan, such as dry beans and potatoes, have increased markedly in price. They are not, therefore, as economical relative to other foods as they were.

5. Computerized techniques have been designed for developing food plans, as they have for many other nutrition and food service related problems.

6. The amounts of foods suggested in the 1964 food plans for some sex-age categories were similar even though amounts of certain nutrients recommended for those categories were slightly different. To simplify the plans, such categories are combined in the 1974 plans. The 1964 plans were for 18 sex-age categories and pregnant and nursing women; the 1974 plans are for 12 sex-age categories and pregnant and nursing women.

7. Readymade bakery products were included with flour, cereal, and bread as one of the food groups for which amounts of foods were specified in the 1964 plans. Bakery products, more prominent in the marketplace now than they were in 1964, are not as economical as flour and cereal as sources of most of the nutrients they provide. In the 1974 plans, flour, cereal, bread, and other bakery products are included as four separate food groups.

Data and Procedures Used in Revising the Food Plans

The USDA's 1965-66 survey of household food consumption was used as a basis for each of the three food plans. Information from this survey was used to estimate amounts of food groups used to prepare meals and snacks for men, women, and children of different ages in households with low, moderate, and liberal food costs. These amounts of food groups are the basis for the food consumption patterns used in developing the 1974 plans.

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[2] Recommended Dietary Allowances 1974, Eighth Edition, National Academy of Sciences-National Research Council, 1974.

[3] Food and Nutrient Intake of Individuals in the United States, Spring 1965, Household Food Consumption Survey 1965-66, Report No. 11, USDA-ARS, January 1972.

[4] Food Consumption of Households by Money Value of Food and Quality of Diet, Household Food Consumption Survey 1965-66, Report No. 17, USDA-ARS, October 1972.

Urban survey households used as a basis for each of the three plans were selected by the money value of food they used per person in a week. Those with food valued at $7 to $9 per person per week in 1965-66 were used for the low-cost plan, at $9 to $12 per person for the moderate-cost plan and at $12 to $16 for the liberal plan. These groups of households fell in approximately the second, third, and fourth quartiles, respectively, on a distribution of urban households by the money value of their food per person.

Food patterns at all three cost levels had nutritional shortcomings. They centered around five nutrients: Calcium, iron, vitamin B_6, magnesium, and fat.

- Calcium levels were low for teenage girls and women and marginal for elderly men.
- Iron was low for infants, children 1 to 2 years, teenage girls, and women 20 to 54 years.
- Vitamin B_6 was low for teenage girls and women and marginal for elderly men.
- Magnesium was low for all persons over 12 years of age.
- Fat in the consumption pattern of older teenage boys, men, and of women 20 to 54 years provided more than 40 percent of the calories—the upper limit for fat allowed in the plans.

To take into account these problems, the food consumption patterns were altered using a quadratic programing model, to provide the plans.[5] For each of 12 sex-age categories, the model selected the optimum plan—the amounts of the 15 food groups that represented as little change as was necessary to meet nutritional goals at a given cost.[6]

Adjustments to the food consumption patterns at all three levels of cost involved the use of less meat, poultry, fish, and eggs, and more dry beans, peas, nuts, and grain products. Table 4 shows the amounts of food in food consumption patterns at three cost levels for the family of four (total of patterns for a man and a woman 20 to 54 years and children 6 to 8 and 9 to 11 years) and the amounts of food in the food plans after adjustment.

The Nutritional Quality of the Food Plans

Nutritional goals for the plans are based on the 1974 RDA. The NAS-NRC states that the basis for the RDA is such that "even if a person habitually consumes less than the recommended amounts of some nutrients, his diet is not necessarily inadequate for those nutrients." (See footnote 2.) Thus, the actual physiological requirement of most, but not necessarily all, individuals for a nutrient may be somewhat less than the RDA. Food plans developed to meet the RDA would be expected to provide generous amounts of nutrients for most persons.

Table 4. Comparison of the amounts of foods in consumption pattern derived from 1965-66 survey and 1974 food plans

Food group	Unit	Food consumption pattern			1974 food plan		
		Low-cost	*Moderate-cost*	*Liberal*	*Low-cost*	*Moderate-cost*	*Liberal*
Milk, cheese, ice cream	quart	15.8	18.6	20.0	16.0	19.2	20.7
Meat, poultry, fish	pound	16.1	18.2	20.8	12.4	15.8	18.9
Eggs	dozen	1.7	1.8	1.8	1.2	1.3	1.3
Dry beans and peas, nuts	pound	1.1	1.1	1.2	1.4	1.2	1.3
Vegetables, fruit	pound	34.3	39.5	45.2	33.2	39.2	45.3
Grain products	pound	14.2	14.6	15.2	17.1	16.4	16.9

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[5] Model developed by Joseph L. Balintfy, University of Massachusetts, in consultation with Brucy Gray, Judy P. Chassy, and Betty Peterkin, Consumer and Food Economics Institute, Agricultural Research Service.

[6] A more detailed description of the model is given in the complete text of this paper. See contents page for information on ordering.

Allowances set in 1974 for protein and ascorbic acid for all sex-age categories are substantially lower than the 1964 allowances used in developing the earlier plans. Also, 1974 allowances for calcium, vitamin A value, riboflavin, and niacin for certain sex-age categories are lower than those set in 1964. On the other hand, thiamin allowances for all sex-age categories and iron allowances for some categories in 1974 are higher than those in 1964. Of the additional nutrients for which allowances have been set since 1964, vitamin B_6, vitamin B_{12}, and magnesium were considered in development of the plans.

When nutritive values for average selections of foods within food groups are assumed, the plans provide the nutritional goals for food energy, protein, calcium, iron, vitamin A value, thiamin, riboflavin, niacin, and ascorbic acid. Fat provides no more than 40 percent of the food energy.

The iron enrichment level for bread and flour proposed by the Food and Drug Administration in 1973, was assumed in the development of the plans. If that level is not adopted, the plans for some sex-age categories will not provide the nutritional goal for iron. However, all plans provide iron in excess of the amount specified by the NAS-NRC as likely to be furnished by a balanced and varied diet—6 mg of iron/1000 kcal—when current enrichment levels are assumed. Iron fortified cereal is recommended for infants and children 1 to 2 years of age.

The vitamin B_6, vitamin B_{12}, and magnesium content of many foods in the plans is not known. Nevertheless, a rough estimate was made of levels provided by the plans. Plans furnish more than the RDA for vitamin B_{12} but do not meet the RDA for vitamin B_6 and magnesium for several sex-age categories. Plans that meet the nutritional goals for vitamin B_6 and magnesium can be developed, but require excessively large amounts of vegetables, fruits, and cereals—two to three times as much as consumed by some sex-age categories as represented in the 1965-66 Household Food Consumption Survey. Such distortion of food consumption is not justified in view of the limited food composition data available for these two nutrients. Therefore, goals used in developing the plans were adjusted to assure that the plans provide 80 percent or more of the RDA for vitamin B_6 and magnesium.

Phosphorus levels of foods in the plans were not calculated but are believed to be well above the RDA. If iodized salt is used, the RDA for iodine will be met.

Insufficient reliable information is available on the content in foods of the four other nutrients for which RDA are set—vitamin D, vitamin E, folacin, and zinc—to make reliable estimates of levels provided by the plans.

Allowances are not specified by the NAS-NRC for some dietary factors of adequate diets. An example is linoleic acid, an essential fatty acid found in large concentrations in many oils that come from plants. Notable exceptions are olive oil and coconut oil. Margarines, salad dressings, mayonnaise, and cooking oils are usually made from one or more vegetable oils. Also, dietary fiber is necessary for the normal functioning of the intestinal tract. Good sources of fiber include whole-grain cereals, fruits, vegetables, and legumes, such as dried peas and beans.

Differences Between the 1974 and 1964 Plans

The 1974 plans differ from those developed in 1964 in several ways. Generally, all three 1974 plans contain considerably less eggs, potatoes, and dark-green and deep-yellow vegetables than the 1964 plans. In the development of the 1964 plans, amounts of eggs and dark-green vegetables consumed were increased greatly, especially to provide iron. In the 1974 plans, cereals, flour, and bread with iron added provide a larger share of iron. Amounts of potatoes and dark-green and deep-yellow vegetables in the 1974 plans, although smaller than amounts in earlier plans, are not smaller than those in the food consumption patterns.

The 1974 low-cost plan for most sex-age categories contains slightly more, and the moderate-cost and liberal plans slightly less, meat, poultry, and fish than the earlier plans. However, the more expensive plans contain appreciably more dry beans and peas and nuts. Dry beans, cereal, bread, and flour groups are important in all plans, especially as sources of iron, vitamin B_6, and magnesium.

The amounts of selected food groups in the 1964 and 1974 plans at low cost and moderate cost for a family of four (couple and children 6-8 and 9-11 years) are as follows:

	Unit	Low-cost plan		Moderate-cost plan	
		1964	1974	1964	1974
Milk, cheese, ice cream	quart	16.5	16.0	17.5	19.2
Meat, poultry, fish	pound	11.5	12.4	17.2	15.8
Eggs	dozen	2.1	1.2	2.4	1.3
Dry beans and peas, nuts	pound	1.4	1.4	.9	1.2
Vegetables, fruit	pound	40.8	33.3	43.5	39.2
Grain products*	pound	12.5	11.5	11.5	10.3

*Weight in terms of cereal, flour, and the flour in bakery products.

Procedures Used to Estimate Costs

To estimate the cost of the plans, ARS scientists assume that families following the plans select the kinds and amounts of foods in each of the food groups that the survey households at the three food cost levels selected on the average.[7] For example, the percentage of total meat used by the selected survey families that is ground beef, beef chuck, stewing beef, and so forth, is assumed in the plan. These average selections are believed to provide the most reliable basis for food guides such as these to be used nationwide.

The average prices paid for almost 2,000 different foods are used as a basis for estimating the costs. These prices reflect differences in container sizes, brands, quality of food, and price levels of stores selected by families who use food at different levels of cost.

Costs of foods in the food plans are estimated each month using the following procedures:

1. The prices paid by survey households are updated using the percentage change in prices of a list of about 100 carefully defined foods from the time of the survey to the month of the estimate. Prices for these foods are collected routinely by the Bureau of Labor Statistics (BLS) from a representative sample of stores in selected cities across the country. For example, if survey households selected as a basis for the low-cost plan paid an average price of 60 cents a pound for ground beef in 1965-66 and the price for ground beef collected by BLS in December 1974 is 50 percent higher than the price collected by BLS in 1965-66, a price of 90 cents (60¢ + 50% of 60¢) would be used for ground beef in figuring the cost of the low-cost plan in December 1974. Prices of certain other low-cost cuts of beef that were used by survey families, but not priced regularly by BLS, would be increased by 50 percent also. The percentage increase in the BLS price for higher cost beef cuts are used to update prices paid by survey households for other cuts of beef.

2. The updated prices for foods in each food group for each of the three plans are weighted by the average amounts of foods used by the survey households to derive a price per unit—pound, quart, or dozen.

3. The prices per unit are then multiplied by the number of units of the food groups in the plans for the different sex-age categories (tables 1, 2, and 3) to determine the cost of foods from each food group.

4. Costs for the food groups are totaled. These totals, rounded to the nearest 10 cents, are released as the cost of food at home for a week. Unrounded weekly costs are multiplied by 4.333, then rounded to the nearest 10 cents to estimate the cost for the month.

The October 1974 costs for the 1974 food plans are shown in table 5; comparable costs for the 1964 plans are shown in table 6. The costs of the three 1974 plans for many families are similar to costs for the earlier plans. However, 1974 plans for preschool children and teenagers account for a smaller part of the family food budget and plans for women 55 years and over and for men 20 years and over, for a larger share, than the earlier plans.

Limitations of the Food Plans

The 1974 plans were developed using the most recent, complete, and reliable information available; however, such information has limitations. For example, current food consumption in U.S. households may be somewhat different than indicated by the 1965-66 survey data. USDA's annual estimates of the disappearance of food (national food supply) and Supermarketing magazine's annual study of consumer expenditures in gorcery stores show no dramatic changes since 1965, but these studies provide information only for the country as a whole, not for households at different economic levels.

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[7] A list of the most commonly used foods in the plans for a family of four is available on request from the Consumer and Food Economics Institute.

Averages—average amounts of foods consumed and average prices paid by groups of selected households—were used in developing the 1974 plans. More information on variation and factors affecting variation in food consumption and food prices among households and variation in food patterns of individuals in households of different sizes would be useful. Such information may be provided by a proposed nationwide study of food consumption. With the expanded data from the new study, new methods for developing and costing the plans can be explored.

Table 5. Cost of Food at Home,[1] Estimated for 1974 Food Plans at Three Cost Levels, October 1974, U.S. average

Sex-age groups[2]	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:						
20 to 54 years[2]	26.90	33.60	40.30	116.60	145.50	174.40
55 years and over[2]	23.90	29.40	35.20	103.30	127.60	152.20
Family of 4:						
Preschool children[3]	38.10	47.10	56.50	164.60	204.30	244.60
School children[3]	46.10	57.30	68.70	199.30	248.50	297.50
INDIVIDUALS[5]						
Child:						
7 months to 1 year	5.20	6.30	7.40	22.40	27.30	32.20
1 to 2 years	6.20	7.50	9.00	26.70	32.70	38.90
3 to 5 years	7.40	9.10	10.90	31.90	39.30	47.20
6 to 8 years	9.60	11.90	14.30	41.50	51.60	61.80
9 to 11 years	12.00	14.90	17.80	51.80	64.60	77.20
Male:						
12 to 14 years	12.80	15.90	19.00	55.30	68.70	82.20
15 to 19 years	14.00	17.50	21.00	60.90	75.70	90.80
20 to 54 years	13.60	17.00	20.50	58.80	73.80	88.70
55 years and over	11.90	14.70	17.70	51.60	63.90	76.60
Female:						
12 to 19 years	11.30	14.00	16.60	49.10	60.50	72.00
20 to 54 years	10.90	13.50	16.10	47.20	58.50	69.80
55 years and over	9.80	12.00	14.30	42.30	52.10	61.80
Pregnant	13.40	16.50	19.60	58.30	71.50	85.00
Nursing	14.30	17.70	21.00	62.00	76.60	91.20

[1] These estimates were computed from quantities of food plans presented in tables 1, 2, and 3. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families at three selected food cost levels in 1965-66. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistic.

[2] Ten percent added for family size adjustment.

[3] Man and woman, 20-54 years; children, 1-2 and 3-5 years.

[4] Man and woman, 20-54; child, 6-8 and boy 9-11 years.

[5] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-percent—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Composition data are incomplete for many foods used in developing the food plans. More complete composition data on a wider variety of foods will be forthcoming from the Nutrient Data Bank—a repository for food composition data being developed in the Consumer and Food Economics Institute. This additional information will make possible a more complete assessment of the nutritional quality of foods in the plans.

Table 6. Cost of Food at Home,[1] Estimated for 1964 Food Plans at Three Cost Levels, October 1974, U.S. average

Sex-age groups[2]	Cost for 1 week			Cost for 1 month		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	*Dollars*	*Dollars*	*Dollars*	*Dollars*	*Dollars*
FAMILIES						
Family of 2:						
20 to 35 years[3]	26.70	33.70	41.00	115.80	146.20	177.30
55 to 75 years[3]	21.70	27.80	33.10	93.90	120.60	143.60
Family of 4:						
Preschool children[4]	38.60	48.50	58.70	166.90	210.60	253.60
School children[5]	45.00	56.90	69.30	195.00	246.80	299.50
INDIVIDUALS[6]						
Children, under 1 year	5.00	6.20	7.00	21.60	27.00	30.10
1 to 3 years	6.50	8.00	9.60	28.00	34.90	41.50
3 to 6 years	7.80	9.90	11.80	33.60	42.80	50.90
6 to 9 years	9.60	12.10	15.00	41.40	52.50	64.80
Girls, 9 to 12 years	10.80	13.80	16.10	46.90	59.90	69.60
12 to 15 years	11.90	15.30	18.30	51.60	66.40	79.50
15 to 20 years	12.10	15.20	17.90	52.50	65.70	77.30
Boys, 9 to 12 years	11.10	14.20	17.00	48.30	61.40	73.50
12 to 15 years	13.10	17.00	20.10	56.60	73.70	87.00
15 to 20 years	15.10	19.00	22.70	65.30	82.40	98.30
Women, 20 to 35 years	11.20	14.10	16.90	48.50	61.30	73.00
35 to 55 years	10.70	13.60	16.10	46.50	58.70	69.90
55 to 75 years	9.00	11.60	13.70	39.10	50.10	59.30
75 years and over	8.20	10.30	12.40	35.40	44.50	53.90
Pregnant	13.10	16.30	19.20	56.90	70.80	83.10
Nursing	15.30	18.90	22.00	66.40	81.90	95.50
Men, 20-35 years	13.10	16.50	20.40	56.80	71.60	88.20
35 to 55 years	12.10	15.30	18.50	52.60	66.30	80.20
55 to 75 years	10.70	13.70	16.40	46.30	59.50	71.20
75 years and over	10.00	13.20	15.80	43.20	57.00	68.30

[1] These estimates were computed from quantities in food plans published in *Family Economics Review*, October 1964. The costs of the food plans were first estimated by using the average price per pound of each food group paid by urban survey families at three selected income levels in 1965. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistics.

[2] Age groups include the persons of the first age listed up to but not including those of the second age listed.

[3] Ten percent added for family size adjustment.

[4] Man and woman, 20-35 years; children, 1-3 and 3-6 years.

[5] Man and woman, 20-35; child, 6-9 and boy 9-12 years.

[6] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

CLOTHING AND TEXTILES: SUPPLIES, PRICES, AND OUTLOOK FOR 1975

by Virginia Britton

Clothing Expenditures and Prices

Consumer spending on clothing and shoes was running at an annual rate of about $351 per person in 1974, according to preliminary figures for the first three quarters of the year. This amount is about $17 higher than in 1973. However, because of higher price levels in 1974, there appears to be a decrease of about 2 percent in terms of dollars of constant value (table 1).

The price level for apparel and upkeep averaged 6.9 percent higher during the first 9 months of 1974 than during the same period in 1973. The rise for clothing was, as usual, less than for the all-items index of the Consumer Price Index (table 2).

Among the three apparel subgroups, men's and boys' clothing led the price advance with an average increase of 7.1 percent during the first 9 months of 1974 over the same period of 1973. Increases were slightly less than 6 percent for women's and girls' clothing and for footwear.

Trade papers report consumer resistance to price increases, with trading-down in price lines, and demands for longer-lasting clothing and textiles of good quality and conservative style in the higher price lines. Women are reported to be accessorizing costumes they already own, using fancy printed sheets for drapes and bedspreads, and buying cheaper goods in items that children outgrow before wearing them out. Manufacturers of items such as shirts, pantyhose, and sheets are seeking to maintain their price lines in spite of increased costs to avoid pricing themselves out of the market. Thread manufacturers are promoting home sewing of garments, draperies, and slipcovers as a way of cutting costs. Estimates are that 45 million women make a total of 185 million garments a year at home plus some home furnishings and spend over $3 billion a year for fabrics, thread, trimmings, zippers, notions, and patterns.

Retailers' efforts to cut costs and hold down prices include leaner inventories of clothing, with early markdowns of slow-moving goods; the hiring of fewer salesclerks; promotions of "irregular" items such as sheets and towels; and more emphasis on private (retailer) brands. Advertising stresses middle and lower price items. Retailers are increasing their showing of simpler items such as casual "leisure" suits for men; slacks and jeans; warmer and more practical clothing for women; and sneakers as low-priced footwear for adults as well as children. Retailers are importing items such as leather shoes and handbags from Brazil; sweaters, pantsuits, and flannel shirts from Hong Kong; and garments and nonleather shoes from Taiwan when they can be bought more cheaply. However, U.S. imports of footwear were lower during the first 9 months of 1974 compared with the same period in 1973. Imports of total footwear (in number of pairs) were down 7 percent, while imports of leather footwear were down about 14 percent. Imports provide about 40 percent of our domestic supply of total nonrubber footwear. According to preliminary estimates, domestic production of shoes during the first 8 months of 1974 was 10 percent lower than in the same period of 1973.

During 1975, price levels for apparel will probably continue to rise, and consumers will be bargain-hunting or trading-down. As pressures on consumer income continue, reduced amounts available for discretionary spending may bring further reductions in the average person's spending on clothing, at least in terms of dollars of constant value.

Supplies of Raw Materials

U.S. mill use of *total fibers* per capita in 1974 is estimated to be about 6 percent lower than in 1973. The preliminary estimate is a total mill use of almost 56 pounds of fiber per capita in the calendar year 1974 including about 16 pounds of cotton, 39 of manmade fibers, and less than 1 pound of wool.

U.S. mills will probably have used about 11.8 billion pounds of fibers in calendar year 1974, down from the 12.5 billion pounds used in 1973. Raw fibers moved from a "shortage" situation in early 1974 caused by the oil embargo, to a "surplus" situation in the later part of the year owing to declining demand.

Reduced consumer purchases of textile products and reduced demand for items such as carpets and drapery by the depressed housing industry result in retailers cutting back their orders which in turn causes cutbacks at the fabric level and ultimately at the raw fiber level. The slowdown in demand in the textile industry started to become acute in August and September 1974, and curtailment of production was announced by various mills. Substantial improvement is not generally expected before late 1975. Mill managers are also worried about possible shortages of natural gas for their finishing plants during the winter and are seeking deregulation of gas prices in hopes of maintaining their supplies of gas.

Although U.S. *cotton* supplies are moderately lower for the current crop year, August 1, 1974, to July 31, 1975, than in the previous year, declining use by U.S. mills and for export will allow a sizable increase in cotton stocks by August 1, 1975. U.S. mill use during the current crop year is expected to be at the lowest level since the late 1930's.

Table 1. Annual expenditures on clothing and shoes

Years[1]	Per capita expenditures		Percent of expenditures for personal consumption		Aggregate expenditures	
	1958 dollars	Current dollars	1958 dollars	Current dollars	Billions of 1958 dollars	Billions of current dollars
1929	149	77	13.0	12.1	18.2	9.4
1930-40	122	51	11.8	10.7	15.6	6.5
1941-46	151	100	11.8	12.9	20.7	13.7
1947-61	144	140	9.0	9.4	23.5	22.9
1962-65	160	170	8.4	8.3	30.6	32.4
1966	185	204	8.7	8.6	36.4	40.3
1967	184	213	8.5	8.6	36.6	42.3
1968	188	231	8.3	8.6	37.8	46.3
1969	191	248	8.3	8.7	38.8	50.2
1970	191	258	8.2	8.6	39.1	52.8
1971[2]	197	277	8.2	8.6	40.8	57.3
1972	209	302	8.3	8.6	43.6	63.0
1973	220	334	8.4	8.7	46.3	70.2
1974[3]	215	351	8.4	8.5	45.4	74.2

[1] Earlier years are grouped on basis of similarity in level of per capita expenditures in 1958 dollars.

[2] Revised data for 1971 to 1973.

[3] Preliminary figures—average of estimates for first 3 quarters of 1974 (i.e., seasonally adjusted quarterly totals at annual rates).

Source: Department of Commerce.

Table 2. Annual percentage change in selected indexes of consumer prices

Index	1970	1971	1972	1973	1974[1]
Consumer Price Index	+5.9	+4.3	+3.3	+6.2	+10.8
Apparel and Upkeep Index[2]	+4.1	+3.2	+2.1	+3.7	+6.9
Men's and boys' clothing	+4.2	+2.7	+1.3	+3.7	+7.1
Women's and girls' clothing	+3.8	+3.5	+2.4	+3.5	+5.8
Footwear	+5.3	+3.2	+2.8	+4.2	+5.6

[1] Preliminary estimates—average for first 9 months of 1974 compared with average for first 9 months of 1973.

[2] Also includes infants' wear, sewing materials, jewelry, and apparel upkeep services, for which separate indexes are not available.

Source: Bureau of Labor Statistics.

Continued declines in cotton prices in recent months from last season's highs primarily reflect weaker demand for cotton, which more than offsets the recent deterioration in crop prospects. Weaker demand for cotton is primarily due to lower mill use of all fibers, but also to greater relative abundance of manmade fibers than early in the year, and large imports of cotton textiles.

Manmade fibers also moved from a shortage to a surplus position during 1974. Producers' stocks of noncellulosics were reduced to an "absolute low" by February 1974 when, as a result of the oil embargo and declines in petrochemical feeder stocks, production cutbacks were as much as 35 percent by some major producers. Inventories at the end of September were markedly higher than earlier in the year. U.S. producers' stocks of noncellulosic fibers (largely polyesters and acrylics) rose about 16 percent in September 1974 as shipments declined from the previous month. Shipment of cellulosics (rayon and acetate) also declined in September with a resulting increase in inventory. Following this inventory buildup, a number of major producers announced production cutbacks for manmade fibers—many in October, and by early November, cutbacks may have totaled about 20 percent for the industry. Cutbacks in production were also announced in Europe and the Orient, amounting to perhaps 20 to 30 percent since June. The cutback in polyester fibers for apparel was particularly sharp.

With cutbacks in orders, some price reductions for manmade fibers may occur, or at least there may be a slowdown on price increases. Some building plans for new plants may be slowed down. For the manmade fibers industry, supply and demand for petrochemicals are expected to be in balance in 1975, according to the *Federal Energy Administration* (October 1974). Crude oil requirements of the fiber industry amount to only 1 percent of total national requirements, according to trade reports.

U.S. *wool* production (apparel class) in 1974 is estimated at 8 percent below 1973. The U.S. outlook for 1975 is for continued decline in numbers of sheep and wool output. However, world production of wool is expected to increase in 1975 and prices may be somewhat lower than present levels, especially if textile mill activity continues to be sluggish. Recent trade reports indicate greater use of all-wool and wool blends for fall 1975 in higher priced garments such as men's tailored suits and women's coats. But markets lost to manmade fibers in recent years will be difficult to regain despite limited availability and high prices of petrochemicals. Textile mills will want assurances of more stable supplies and prices for wool.

U.S. production of cattle *hides* in 1974 was estimated at about 8 percent above those of 1973, as more cattle went to market. Furthermore, cattle marketings in 1975 are expected to increase about 8 percent over 1974. Net exports of cattle hides in the first 8 months of 1974 were up some from the same period of 1973. Increases went largely to Japan since cattle marketings in Western Europe were substantially higher than in 1973. It should be kept in mind that shoes with nonleather uppers constitute a large part of the U.S. supply of shoes, and most shoes have nonleather soles.

Conclusion

Many of our suggestions made last year still apply. As consumers we need to plan carefully any necessary purchases of clothing and textiles, shop wisely for appropriately durable items, and repair and alter garments to extend their use. Garments that we can no longer wear should be given away. As we manage our incomes, we direct the use of the nation's resources for the items most important to us. As a result of consumer resistance to rising prices for clothing and textiles and retailers' efforts to cut costs, we may find that stores have smaller and less varied stocks than we are accustomed to seeing. Retailers are likely to concentrate on what they expect will be best-selling items; the ultimate simplification would be unisex, unisize, and unistyle garments. Clearance sales come early. Major shortages are unlikely. Because supplies of raw materials are expected to be large in relation to demand during the coming year and plant capacity and labor are available, production can be increased in response to any rise in consumer purchases.

THE OUTLOOK FOR FOOD SUPPLIES, DEMAND, AND PRICES

by J. Dawson Ahalt

U.S. consumers can look to ample food supplies in 1975, though perhaps slightly less than the record per capita levels of 1974. Despite prospects for further declines in economic activity, and barring unforeseen developments, food prices are expected to advance on a broad front in the opening months of 1975. For the entire first half of 1975, food prices at retail may increase at rates close to the average increase witnessed in 1974. Price developments in the first half of the year will reflect increases in raw commodity prices as well as further advances in costs of processing, distributing, and marketing food.

Developments in 1974

Per capita food consumption hit a new high in 1974, while prices at grocery stores averaged an estimated 15 percent higher, an increase just slightly less than was experienced during the turbulent year of 1973. Most of the gain in food use was due to larger marketings of livestock and products, reduced feeding of high cost grain to animals, and a smaller volume of exports.

Retail food prices in 1974 made their biggest jump in the first quarter. Most of the increase came from higher prices in grocery stores as opposed to the cost of away from home eating, a pattern that continued throughout the year. However, in the first quarter, unlike in the balance of 1974, price pressure was due to increases in a wide range of farm commodity prices. Two significant developments are noteworthy in the market behavior during the last 9 months of the year. First, prices for crop-based foods increased much more rapidly than prices for animal products—a sharp reversal of the 1973 pattern. Second, price increases at retail came primarily from widening farm-retail price spreads. For 1974 as a whole, the spread between farm and retail prices is estimated 21 percent higher than in 1973 and accounts for over four-fifths of the total increase in the retail price of a market basket of food. The wider spreads reflect higher wage settlements and general inflationary trends which have lifted virtually all costs for food processing and marketing firms.

Demand for Food

Consumer outlays for food outpaced income growth for the second consecutive year in 1974, boosting the percent of disposable personal income spent for food to an estimated 16.8 percent. Unlike the 1973 performance, however, when all of the increase was due to higher food prices, part of last year's spending put more food on consumers' tables.

For 1975, growth in economic activity is expected to be flat through mid-year, and after-tax real disposable incomes will probably not change much from current levels. Thus, consumers are likely to continue to devote a larger portion of after-tax income to outlays for food as well as fuel. Increases in food outlays for the year ahead, however, could be tempered as consumers adjust their diets away from pork, poultry, and dairy products which will be in shorter supply. Outlays on clothing, and automobiles are likely to account for a declining portion of disposable income as they did in 1974.

The impact of the Family Food Programs on the demand for food has stabilized in the past few years. The rapid growth in the Food Stamp Program has about offset the phasing out of direct family food distribution. For 1975, the value of food stamps will continue to be adjusted in response to changes in the food at home components of the Consumer Price Index. Moreover, prospects for further increases in unemployment suggest that participation in the Food Stamp Program will rise in the year ahead. But the effects of these factors on the demand for food will probably be about neutralized by an increase in purchasing requirements. This latter action reflects efforts to hold down Federal outlays.

Changes Are in the Wind

Attempts to forecast food supplies and prices for 1975 carry the usual uncertainties that plague analysts. The food picture in 1975 will be framed by a number of dramatic economic developments, some of which have been in the making for several years. The influences of these events will have varying effects on domestic and world markets and will be felt next year and beyond. The following outlines some of the most important developments that will extend in 1975:

1. Declines in world grain crops in 1972 and 1974, with the major source of the drop in 1974 being the drought-damaged U.S. feed crops.
2. Reduced grain stock levels throughout the world have made prices more volatile, enhanced the vulnerability of markets to future weather developments, and raised the risk and uncertainty for both producers and consumers.
3. The beginning of a liquidation phase in the cattle cycle. This development boosted per capita beef supplies to record levels in 1974 and will continue to keep U.S. red meat supplies at high levels throughout 1975, despite prospects for further losses to producers.
4. Further declines in worldwide economic activity and prospects for some further deterioration in U.S. consumer sentiment until late 1975.
5. Continued advances in energy and packaging costs, the likelihood of escalated wage settlements, and rising transportation rates all portend a continuation of wider than normal farm-retail price spreads.

The net effect of the above developments will add to food costs in the coming year. The longer run implications of feed-livestock developments signal some potential changes in U.S. food production and consumption patterns. With grain prices the highest in relation to livestock and livestock product prices in a decade, producers are cutting back on the use of grain for feed while some are paring down the size of their livestock enterprises. This suggests that U.S. consumption patterns, which in post World War II period have shown dramatic growth in the use of animal products, will likely tilt somewhat in the future in favor of increased direct consumption of crop products. Some indications of this change are already evident in the growing use of vegetable oils and increased consumption of processed fruits and vegetables.

A look at trends in food use shows per capita consumption of animal products peaked in 1971, while use of crop products has grown almost continuously since the early 1960's. This shift is likely to become more pronounced in the future primarily as a result of changes in market forces. As inflation and reduced economic activity have eroded buying power, consumers have adjusted their budgets toward less expensive foods which include crop products. This adjustment has come about at a time when grains and oilseeds as well as many other crop products have been in tight supply. Even though prices for foods based on these products have risen accordingly, they are usually less expensive than most animal product foods.

Prospective Food Supplies and Prices

The effects of the drought-damaged 1974 feed crops are already being felt in the marketplace. However, since the near-term response to high feed costs varies by type of enterprise, the effects are not always easily discernible. In the latter part of 1974, cattle marketings were stepped up, sow slaughter ran larger than normal, and hog farrowings and poultry output were cut back.

Even with increased meat slaughter rates in 1974, the large cattle herd will support a substantial expansion in beef production in 1975 without curtailing growth in cattle numbers. In the first half of 1975, beef production is estimated to run 5 to 7 percent above the large volume of a year earlier. However, cattle prices are likely to recover some from current levels as pork and poultry output is reduced. Retail prices for beef and meats in general could edge slightly higher in coming months. Pork supplies in the first half of 1975 will be sharply curtailed. Broiler production typically shows the quickest response to changes in feed costs. Supplies in the first half of 1975 could lag year earlier output by 12 to 15 percent. Supply reductions for pork and broilers indicate rising prices at all market levels although large cold storage stocks and production increases for beef will have a partial buffering effect. Production of eggs and milk is also likely to be reined back by higher feed costs. However, stocks of manufactured dairy products are large and will dampen some of the upward movement in prices for dairy items.

On balance, per capita supplies of total animal foods in the first half of 1975 are expected to drift lower by more than the normal seasonal decline. If producers carry out their intentions, per capita market supplies by the Spring quarter especially could be down from the 1974 pace even though beef supplies will be large. This will be in sharp contrast to the expansion in market supplies in 1974, and suggests that even though consumer demand is expected to be weak, prices for the livestock product foods could advance from present levels.

Among the crop foods, skyrocketing prices for raw sugar have put upward pressure on prices for sugar products, beverages, and high sugar content food products. In the fats and oils complex, increased use of margarine and cooking and salad oils in the face of reduced U.S. oilseed crops has contributed to substantial increases in prices of vegetable oils. However, the biggest increases in retail prices for these products are probably behind us. Prices for fresh vegetables are expected to rise seasonally in the first half of 1975. Prices for processed fruits and vegetables are expected to increase reflecting sharp increases in raw commodity costs, especially for vegetables, and much higher costs for packaging materials. On the other hand, prices for fresh fruits are expected to demonstrate modest price behavior due primarily to the record 8 percent larger expected citrus crop. The demand for cereal and bakery products increased in 1974 at a time when wheat and flour supplies were extremely tight. This relationship is expected to continue through the first half of 1975 although price increases at retail are expected to be relatively modest. Rice supplies were large last season suggesting that prices will advance only slightly and per capita consumption may rise again this year.

For the first half of 1975, barring a sharp collapse in domestic and world demand, retail grocery store prices could advance at rates approaching 3 to 4 percent per quarter (a 15-percent annual rate). In contrast to the large increases in farm-retail spreads in 1974, for the first half of 1975 processing and marketing costs are expected to increase more in line with overall price trends. Even so, farm-retail spreads are likely to be wider than in most other recent years.

Prices for food eaten away from home are likely to rise less rapidly in the first half of 1975. This slower rate of increase for food eaten away from home which also occurred in 1974 reflects the erosion in consumers' real incomes.

For the second half of 1975 supply-demand prospects are highly uncertain. If weather cooperates in the United States and around the world and if economic activity weakens more than expected, production increases relative to demand growth could be quite large leading to significant slowing in price increases. Conversely, with world grain stocks at precariously low levels, another year of poor growing conditions at a time when world food needs are expanding could ignite a rapid pace of food price advances throughout 1975.

ANIMAL CARE, PLANT CARE, AND FOOD CARE—FOR CONSUMER PROTECTION

by Sara Beck

The *Animal and Plant Health Inspection Service (APHIS)* was established by the Secretary of Agriculture on April 2, 1972. The Agency conducts the Department's regulatory and control programs to (1) protect the wholesomeness of meat and poultry products for human consumption and (2) protect and improve animal and plant health for the benefit of man and his environment. In cooperation with State governments, *APHIS* administers Federal laws and regulations to achieve these objectives.

Animal Care

Successful nationwide campaigns have been conducted to eradicate diseases and pests that seriously threaten animal health. One such disease is brucellosis, found in cattle, swine, and other livestock. It can be transmitted to man in the form of undulant fever and causes persistent symptoms resembling influenza. Cattle losses from the disease are manifested by premature calves, impaired reproductive capacity, and reduced milk production. Another disease is exotic Newcastle disease in poultry. It is a foreign virus disease that is highly fatal to poultry and other birds but harmless to consumers. It can seriously lower production of poultry meat and eggs. An outbreak in southern California in November 1971 was eradicated in July 1974.

APHIS regulates the import-export movement of animals to prevent or reduce the spread of animal diseases and pests between countries. The staff provides for inspection and quarantine of animals and poultry to be brought into the United States, and regulates the movement of animals leaving the United States to make sure they meet requirements of the importing country.

Under the Animal Welfare Act and the Horse Protection Act, *APHIS* takes action to promote humane standards in the handling, care, treatment, and transport of animals.

Plant Care

APHIS protects crops, trees, and other plants from damage by pests and disease; develops pest management plans to help producers reduce pest damage and to prevent environmental pollution; and keeps out foreign pests and diseases.

APHIS conducts organized campaigns against domestic plant pests and diseases. One campaign is being developed against the boll weevil. Boll weevil control costs cotton producers about $70 million a year. At least 35 percent of all agricultural pesticides are used against this one cotton pest. If the boll weevil could be eradicated, the reduction in costs and environmental contamination would be well worth the effort.

The *APHIS* campaign against the gypsy moth, conducted in cooperation with other agencies of the Department, is to prevent long-range spread of the pest and to wipe out isolated infestations. Gypsy moth is a serious pest of trees, particularly hard woods and evergreens, and is a real threat to timber resources, recreation and wildlife areas, and to aesthetic values of our parks, lawns, and city streets. The moths have defoliated as many as 2 million acres of timber and woodland in one year. Repeated defoliation can kill trees.

The cereal leaf beetle is a serious pest of grain crops. The beetles feed on leaves, chewing out long strips between the veins. This gives plants a yellowish-white frosted appearance. In parts of Europe, beetle damage has been so severe that crops had to be plowed under. So far, the cereal leaf beetle has not spread into major grain producing areas in the United States. *APHIS'* objective is to prevent that from happening.

Foods, plants, and animal products from foreign countries are inspected at borders and ports of entry to prevent the entry of foreign insects and diseases that could cause severe damage to our crops, forests, gardens, and livestock. Inspectors look for pests and diseases before they release restricted items to returning travelers. Materials that require extensive inspection, testing, or treatment may be held until they can be certified free of pests. Some items may be refused entry. Articles that contain pests or diseases and those determined to be high-pest risk are destroyed.

One plant, a piece of sausage, or a pet bird could be the means of bringing in destructive pests and disease. For example, 56 destructive Mediterranean fruit flies were discovered in figs, pears, and peaches in passenger baggage on one single international flight. "Medflies" invaded the United States on four earlier occasions and were eradicated at a total cost of over $20 million. If the Medfly should become established in this country, it could seriously threaten—or even destroy—our citrus industry.

Food Care

Food care actually begins with animal and plant care. *APHIS* people work every hour of the day, every day of the week, in some part of the world, to help keep U.S. animals and plants healthy—so that food supplies for the American people can be plentiful and free from damage by pests or disease.

Food inspection. Under Federal Meat and Poultry Inspection, *APHIS* personnel inspect meat and poultry sold in interstate or foreign trade—from the slaughter of animals and birds through the handling and processing of products—to make sure these products are safe, wholesome, and accurately labeled. This inspection covers many areas:

- Processing plants must meet certain sanitation and equipment requirements.
- Animals and birds must be inspected before slaughter to make sure they're healthy.
- Each and every carcass, organ, and part must be inspected after slaughter and passed as a wholesome product or condemned as unfit for human food.
- All meat and poultry and other ingredients in processed products must be checked. All processing procedures and techniques must be under the supervision of an inspector. Procedures must insure the destruction of trichinae in ready-to-eat pork products.
- Containers, wrappings, netting, cords, and other materials that come in contact with the meat and poultry products must be inspected for safety and sanitation.
- Foreign countries exporting products to the United States must certify that they have an inspection program comparable to ours. USDA inspectors travel in foreign countries and review their programs. A statistical sampling is taken on the products at our port of entry. If this sampling shows that the products are not wholesome, they are either returned to the country of origin or disposed of under the supervision of an inspector.
- Inspection laboratories are maintained across the country to provide inspectors in packing plants with supplemental scientific data to aid them in making decisions concerning questionable meat and poultry products.
- In addition to "inplant" inspectors who make sure that the final product was prepared from healthy animals and under sanitary conditions, a staff checks compliance with meat and poultry inspection laws.

Regulation of labeling and packaging. Labels of meat and poultry products sold interstate or in foreign trade are required to be truthful and accurate and must be approved by USDA before they can be used. The label, container, formula, method of manufacture, and sample of the product are submitted to the USDA and each part of the label is checked for accuracy; home economists check the contents to make sure they conform to the label and follow the cooking instructions on the label to be sure they are accurate.

All meat and poultry products must meet minimum Federal standards set up for the specific product. To develop and maintain adequate standards, the USDA staff uses a variety of techniques. For example, in the USDA test kitchens home economists examine similar products processed by various manufacturers to learn what current practices are. They compile information from restaurants about professional ways to prepare foods. They read cookbooks and other references to determine the standard definition of a product. Also, taste panels make sure products meet claims and expectations, and technical lab tests establish the level of fat or moisture in a product.

Consumer feedback is especially important in maintaining adequate standards. Between the time a proposed standard leaves the USDA test kitchens and the time it is incorporated into formal regulations, it is published in the Federal Register so that anyone who wishes can comment on it. Since regulations are principally designed to protect the consumer, consumer comments may decide whether or not a standard is adopted and what it will require. Proposed standards are frequently printed in the newspaper and broadcast over radio and television.

Following are several examples of recent changes in labeling and packaging regulations approved by the Department.

Effective December 10, 1975, is a change in regulations that will require lids of glass jars containing meat and poultry products to be designed to prevent the possibility of any dirt or insects entering the jar. This involves merely a simple change in lid design.

Effective January 1974 was a regulation that windowed packages of sliced bacon must show at least 70 percent of the length of a representative strip of bacon, and the window must be at least 1½ inches wide. Also, information on the ingredients used in curing must be clearly stated on the label.

Effective January 1974 hot dogs and other cooked sausages, such as bologna and knockwurst, must be labeled in one of three ways: (1) If the product is made only from skeletal muscle meat plus the normal seasonings and curing agents, it may be labeled as hot dogs, franks, or wieners. If it's made from only one species, the label will say something like "beef franks." (2) This category will allow the use of hearts, tripe, and other edible byproducts along with the skeletal meat. Since these byproducts are sometimes called "variety meats," sausages including these parts must be labeled "franks with byproducts or variety meats." (3) This category includes products made in either of the other two ways plus binder materials such as nonfat dry milk and soy flour. Their labels must prominently show these ingredients, using names like "beef franks, soy flour added" or "hot dogs with byproducts, nonfat dry milk added." The binders cannot exceed 3½ percent of total content. (Remember that all ingredients will continue to be listed in decreasing order—the item making up most of the product is listed first. The fat content of hot dogs cannot exceed 30 percent.)

APHIS has issued guidelines for a voluntary nutrition labeling program for meat and poultry products. If a processor wishes to participate in the program, he would conform to regulations governing the type and content of nutrition information and its placement on the consumer package. If the processor makes a nutrition claim for his product or if nutrients are added to the product, then he will be required to meet nutrition labeling regulations. Nutrition information would be titled, "Nutrition Information Per Serving." The serving size, the number of servings in the package, the calories, protein, carbohydrate, and fat content per serving would appear under this heading. Also listed would be the "Percentage of U.S. Recommended Daily Allowances" per serving for protein, vitamin A, vitamin C, thiamin, riboflavin, niacin, calcium, and iron. When the processor submits nutrition labels to *APHIS* for approval, he must also submit a plan for an inplant quality control program to make sure the product meets the nutritional values stated on the label.

On December 8, 1974, guidelines became effective for voluntary "open dating" on labels of meat and poultry products. Any calendar date used on meat or poultry products processed under Federal inspection will have to be identified in terms of a "packing date" or "use before date" or "sell by date." These dates may be further qualified by phrases such as "for maximum freshness," or similar terms. The new regulation, however, does not apply to fresh meats that are cut up and packaged in the individual retail store.

CHILDREN OF WORKING MOTHERS, MARCH 1974

Since 1970, the total number of children in families has dropped by 2.2 million, while the number of children with working mothers has risen by 1.2 million. Almost all the increase in the total number of children with working mothers occurred in families headed by women, while the drop in total number of children occurred exclusively in husband-wife families. Contributing to these opposing trends are the continuing long-term rise in the labor force participation of married women, both with and without children; the declining birth rate; and an increase in the number of families headed by women, largely due to the escalating divorce rate.

Source: Waldman, Elizabeth, Children of Working Mothers, March 1974. MONTHLY LABOR REVIEW, pp. 64-67, January 1975.

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these)

The following are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

- WOOD HANDBOOK: WOOD AS AN ENGINEERING MATERIAL. AH 72. Revised August 1974. $7.85 (hardback).
- FAMILY FARE—A GUIDE TO GOOD NUTRITION. G 1. Revised July 1974. $1.00.
- HOW TO MAKE JELLIES, JAMS, AND PRESERVES AT HOME. G 56. Revised September 1974. 40 cents.
- SELECTING SHRUBS FOR SHADY AREAS. G 142. Revised September 1974. 30 cents.
- DWARF FRUIT TREES. L 407. Revised June 1974. 25 cents.
- SHOPPER'S GUIDE. 1974 Yearbook of Agriculture. $5.70 (hardback).
- HOW TO BUY FOOD—A FOUR-PART CONSUMER EDUCATION PACKAGE.
  1. *How to Buy Food—Lesson Aids for Teachers.* AH 443. $1.40.
  2. *How to Buy Food Publications Packet.* $4.45 (For information on purchasing individually, write USDA, AMS Information, Washington, D.C. 20250)
  3. *Como Comprar Los Comestibles—How to Buy Food.* PA 976. 80 cents.
  4. *U.S. Grades to Help you Choose.* (set of 10 color posters) $3.75.

Single copies of the following are available free from the Office of Communication, U.S. Department of Agriculture, Washington, D.C. 20250:

- FATS IN FOOD AND DIET. AB 361. Revised November 1974.
- CALORIES AND WEIGHT—THE USDA POCKET GUIDE. AB 364. June 1974.
- THE REAL FACTS ABOUT FOOD. (Unnumbered) July 1974.

NEW LEGISLATION

- Fair Credit Billing Act. Gives consumers greater protection against inaccurate and unfair credit billing and credit card practices. (Public Law 93-495, Title III, October 28, 1974)
- Ceiling on deposit insurance— Increases ceiling from $20,000 to $40,000 in institutions covered by the Federal Deposit Insurance Corporation, the Federal Savings and Loan Insurance Corporation, and credit unions covered under the Federal Credit Union Act. (Public Law 93-495 Title I, October 28, 1974)
- Equal Credit Opportunity Act. Requires that financial institutions and other firms engaged in the extension of credit make that credit equally available to all credit-worthy customers without regard to sex or marital status. (Public Law 93-495, Title V, October 28, 1974)
- Employee Retirement Income Security Act of 1974. Provides protection to participants in private pension plans and in employee benefit plans (such as health insurance, vacation benefits, training programs, and legal services). (Public Law 93-406, September 2, 1974)
- Housing and Community Development Act of 1974. Affects community development, assisted housing, mortgage credit assistance, rural housing, mobile home construction and safety standards, and consumer home mortgage assistance. (Public Law 93-383, August 22, 1974)

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers

(1967 = 100)

Group	Oct. 1974	Sept. 1974	Aug. 1974	Oct. 1973
All items	153.0	151.7	149.9	136.6
Food	166.1	165.0	162.8	148.4
Food at home	166.5	165.5	163.0	148.7
Food away from home	164.7	163.1	161.9	147.7
Housing	156.7	154.9	152.8	138.1
Shelter	159.9	158.1	156.1	144.7
Rent	132.2	131.4	130.9	125.9
Homeownership	170.1	167.9	165.4	151.5
Fuel and utilities	155.2	154.0	152.6	128.6
Fuel oil and coal	225.5	222.7	220.9	141.1
Gas and electricity	151.5	150.2	148.5	127.4
Household furnishings and operation	149.0	146.6	143.9	126.7
Apparel and upkeep	141.1	139.9	138.1	129.6
Men's and boys'	141.4	140.0	138.4	128.3
Women's and girls'	140.2	138.8	136.6	131.4
Footwear	141.7	141.1	139.9	132.0
Transportation	142.9	142.2	141.3	125.0
Private	142.3	141.4	140.5	122.9
Public	148.8	148.8	148.7	145.2
Health and recreation	145.2	144.0	142.6	132.1
Medical care	156.3	155.2	153.7	140.6
Personal care	143.0	141.2	139.3	127.3
Reading and recreation	137.8	137.0	135.2	127.2
Other goods and services	141.4	140.4	139.4	130.3

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of Prices Paid by Farmers for Family Living Items

(1967 = 100)

Item	Nov. 1974	Oct. 1974	Sept. 1974	Aug. 1974	July 1974	June 1974	Nov. 1973
All items	171	167	166	164	161	160	146
Food and tobacco	---	---	167	---	---	161	---
Clothing	---	---	176	---	---	167	---
Household operation	---	---	160	---	---	152	---
Household furnishings	---	---	146	---	---	138	---
Building materials, house	---	---	181	---	---	177	---

Source: U.S. Department of Agriculture, Statistical Reporting Service.

DR. BERNICE WATT RETIRES

Dr. Bernice Watt, Group Leader of the Nutrient Data Research Center of the Consumer and Food Economics Institute, retired on December 31, 1974, after 33 years with the U.S. Department of Agriculture. Dr. Watt received the Department's Distinguished Service Award in June 1974 for her work on food composition.

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This issue is made up, for the most part, of condensations of papers prepared for the National Agricultural Outlook Conference, held in Washington, D.C., December 9-12, 1974. For a free copy of the complete text, send your request—giving title and author of the Article—to the Consumer and Food Economics Institute, Agricultural Research Service, U.S. Department of Agriculture, Federal Building, Hyattsville, MD 20782. Please give your ZIP code with your return address.

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